Fill in this information to identify your case:		
United States Bankruptcy Court for the :		
NORTHERN District of ILLINOIS (State)		
Case Number (If known):	Chapter you are filing under: Chapter 7 Chapter 11 Chapter 12 Chapter 13	☐ Check if this is an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/17

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together-called a joint case-and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name		
	Write the name that is on your government-issued picture	Tyler First name	Kimberlee First name
	identification (for example, your driver's license or	Andrew	Dawn
	passport).	Middle name	Middle name
	Bring your picture	Malewicki Last name	Malewicki Last name
	identification to your meeting with the trustee.	Last name	Last name
	with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2.	All other names you		
	have used in the last 8 years	First name	First name
	Include your married or maiden names.	Middle name	Middle name
		Last name	Last name
		First name	First name
		Middle name	Middle name
		Last name	Last name
3.	Only the last 4 digits of your Social Security	xxx - xx - <u>5799</u>	xxx - xx - 6083
	number or federal Individual Taxpayer Identification number	OR	OR
	raenuncauon number	9 xx - xx	9xx - xx

Entered 09/05/18 16:22:09 Desc Main Case 18-25102 Doc 1 Filed 09/05/18 Page 2 of 69

Document Malewicki Tyler Andrew Debtor 1 Case Number (if known)

	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4. Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years Include trade names and doing business as names	Business name Business name Business name	Business name Business name Business name
	EIN	EIN — — — — — —
5. Where you live	650 Surryse Rd Number Street	If Debtor 2 lives at a different address: Number Street
	Lake Zurich IL 60047 City State ZIP Code	City State ZIP Code
	LAKE County If your mailing address is different from the one above, fill it in here. Note that the court will send	County If Debtor 2's mailing address is different from the one above, fill it in here. Note that the court
	any notices to you at this mailing address. Number Street	will send any notices this mailing address. Number Street
	P.O. Box City State ZIP Code	P.O. Box City State ZIP Code
6. Why you are choosing this district to file for bankruptcy.	Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. I have another reason. Explain. (See 28 U.S.C. § 1408	Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. I have another reason. Explain. (See 28 U.S.C. § 1408

Entered 09/05/18 16:22:09 Case 18-25102 Doc 1 Filed 09/05/18 Desc Main

Debtor 1

Tyler Andrew Document Malewicki

Page 3 of 69

Case Number (if known)

Part 2: Tell the Court About	t Your Bankruptcy Case			
The chapter of the Bankruptcy Code you	Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)). Also, go to the top of page 1 and check the appropriate box.			
are choosing to file	☐ Chapter 7			
under	☐ Chapter 11			
	☐ Chapter 12			
	Chapter 13			
. How you will pay the fee	local court for more details a yourself, you may pay with c submitting your payment on with a pre-printed address.	about how you may pay cash, cashier's check, c your behalf, your attor	ease check with the clerk's office in your 7. Typically, if you are paying the fee or money order. If your attorney is ney may pay with a credit card or check	
		-	e this option, sign and attach the Installments (Official Form 103A).	
	By law, a judge may, but is r less than 150% of the officia	not required to, waive y al poverty line that appli If you choose this option	this option only if you are filing for Chapter 7. Four fee, and may do so only if your income is less to your family size and you are unable to on, you must fill out the <i>Application to Have the</i> and file it with your petition.	
Have you filed for	■ No			
bankruptcy within the last 8 years?	☐ Yes. District None		Case Number	
	District None	When	Case Number	
	Biodioc		MM / DD / YYYY	
	District	When	Case Number	
		N	MM / DD / YYYY	
Are any bankruptcy cases pending or being				
filed by a spouse who is not filing this case with			Relationship to you Case Number, if known	
you, or by a business parter, or by affiliate?			MM / DD / YYYY	
			Relationship to you	
	District	When N	Case Number, if known	
Do you rent your residence?	■ No. Go to line 12 □ Yes. Has your landlord obtain	ned an eviction judgment a	gainst you?	
	☐ No. Go to line 12. ☐ Yes. Fill out <i>Initial</i> of this bankruptcy pet		ion Judgment Against You (Form 101A) and file it with	

Debto	Case 18-2510	Doc 1	Filed 09/05/18 Document Malewicki	Entered 09/05/18 16:22:09 Page 4 of 69 Case Number (if known)	Desc Main	
	First Name	Middle Name	Last Name			
Par	Report About Any Busin	esses You Own as	a Sole Proprietor			
12.	Are you a sole proprietor of any full- or part-time business?		o to Part 4. ame and location of business			
	A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as	Na Na	ame of business, if any			
	a corporation, partnerhsip, or LLC. If you have more than one sole proprietorship, use a separate sheed and attach it to this petition.	Nu	umber Street			
	·	— Ci	ty	State	Zip Code	
		C	heck the appropriate box to c	describe your business:		
			☐ Health Care Business (as	s defined in 11 U.S.C. § 101(27A))		
			☐ Single Asset Real Estate	(as defined in 11 U.S.C. § 101(51B))		
			☐ Stockbroker (as defined i	n 11 U.S.C. § 101(53A))		
			☐ Commodity Broker (as de	efined in 11 U.S.C. § 101(6))		
			☐ None of the above			
13.	Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor? For a definition of small	appropriate de balance sheet documents de	If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 1116(1)(B). No. I am not filing under Chapter 11.			
	business debtor, see 11 U.S.C. § 101(51D).		i filing under Chapter 11, but Bankruptcy Code.	I am NOT a small business debtor according to the	e definition in	
			n filing under Chapter 11 and nkruptcy Code.	I am a small business debtor according to the def	finition in the	
Pai	t 4: Report if You Own or Ha	ve Any Hazardous	Property or Any Property Tha	nt Needs Immediate Attention		
14.	Do you own or have any property that poses or is alleged to pose a threat of imminent and indentifiable hazard to	No.	at is the hazard?			
	public health or safety? Or do you own any property that needs immediate attention? For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?	lf in	nmediate attention is needed	, why is it needed?		
		Wh	ere is the property?			

Number

City

Street

ZIP Code

State

Debtor 1

Document

Page 5 of 69

Tyler Andrew Malewicki

Case Number (if known) _

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

Tell the court whether you have received a briefing about credit counseling.

> The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any,

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing abou
credit counseling because of:

Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me

> to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any,

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. approved You must file a certificate from the agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about
credit counseling because of:

Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me

> to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Debtor 1 Tyler Andrew Document Malewicki Page 6 of 69

Case Number (if known)

16.	What kind of debts do		consumer debts? Consumer debts are de			
10.	you have?	as "incurred by an individual primarily for a personal, family, or household purpose."				
		No. Go to line 16b. Yes. Go to line 17.				
			business debts? Business debts are debts			
		No. Go to line 16c. Yes. Go to line 17.	Ç ,			
		_	we that are not consumer debts or business of	debts.		
7.	Are you filing under Chapter 7?	No. I am not filing under Ch	napter 7. Go to line 18.			
	Do you estimate that after	—	er 7. Do you estimate that after any exempt p			
	any exempt property is excluded and	administrative expenses are paid that funds will be available to distribute to unsecured creditors?				
	administrative expenses	Yes.				
	are paid that funds will be available for distribution to unsecured creditors?					
8.	How many creditors do	1 -49	1,000-5,000	25,001-50,000		
	you estimate that you owe?	□ 50-99 □ 100-199	☐ 5,001-10,000 ☐ 10,001-25,000	☐ 50,001-100,000 ☐ More than 100,000		
		200-999				
9.	How much do you	\$0-\$50,000	\$1,000,001-\$10 million	\$500,000,001-\$1 billion		
	estimate your assets to be worth?	\$50,001-\$100,000 \$100,001-\$500,000	☐ \$10,000,001-\$50 million ☐ \$50,000,001-\$100 million	☐\$1,000,000,001-\$10 billion ☐\$10,000,000,001-\$50 billion		
		\$500,001-\$1 million	\$100,000,001-\$500 million	☐More than \$50 billion		
0.	How much do you	\$0-\$50,000	☐ \$1,000,001-\$10 million	□\$500,000,001-\$1 billion		
	estimate your liabilities to be?	\$50,001-\$100,000	\$10,000,001-\$50 million	\$1,000,000,001-\$10 billion		
	to be r	■ \$100,001-\$500,000 □ \$500,001-\$1 million	□ \$50,000,001-\$100 million □ \$100,000,001-\$500 million	☐ \$10,000,000,001-\$50 billion ☐ More than \$50 billion		
Par	t 7: Sign Below					
or	you	I have examined this petition, and correct.	I declare under penalty of perjury that the info	rmation provided is true and		
			eter 7, I am aware that I may proceed, if eligible inderstand the relief available under each chap			
			did not pay or agree to pay someone who is rd read the notice required by 11 U.S.C. § 342	·		
		I request relief in accordance with	the chapter of title 11, United States Code, sp	ecified in this petition.		
		_	nent, concealing property, or obtaining money in fines up to \$250,000, or imprisonment for ud 3571.			
		/s/ Tyler Andrew Male Signature of Debtor 1		imberlee Dawn Malewicki		
		Executed on08/23/2018	B Execu	uted on 08/23/2018		
		MM / DD		MM / DD / VVVV		

Case 18-25102 Doc 1 Filed 09/05/18 Entered 09/05/18 16:22:09 Desc Main Document Page 7 of 69

Debtor 1	Tyler	Andrew	Malewicki	Case Number (if known)
	First Name	Middle Name	Last Name	

For your attorney, if you are represented by one

if you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

🗶 /s/ Mark Eric Levine	Date	Date: 09/04/20	18
Signature of Attorney for Debtor	24.0	MM / DD / YYYY	
Mark Eric Levine			
Printed name			
Geraci Law L.L.C.			
Firm name			
55 E. Monroe St., #3400			
Number Street			
Chicago	IL	60603	
	IL State	60603 ZIP Code	
City	State		ilaw.com
	State	ZIP Code	ilaw.con
City	State	ZIP Code	ilaw.com

Case 18-25102 Doc 1 Filed 09/05/18 Entered 09/05/18 16:22:09 Desc Main Document Page 8 of 69

Fill in this information to identify your case:			
Debtor 1	Tyler	Andrew	Malewicki
	First Name	Middle Name	Last Name
Debtor 2	Kimberlee	Dawn	Malewicki
(Spouse, if filing)	First Name	Middle Name	Last Name
	. ,	ne : <u>NORTHERN</u> District o	of <u>ILLINOIS</u> (State)
Case Number (If known)			

Check if this is ar
amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

Summarize Your Assets	
	Your assets Value of what you own
Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	\$ 325,000
1b. Copy line 62, Total personal property, from Schedule A/B	\$ 30,500
1c. Copy line 63, Total of all property on Schedule A/B	\$ 355,500
Part 2: Summarize Your Liabilities	
	Your liabilities Amount you owe
2. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$56,275
3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$22,634
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	<u>\$42,895</u>
Part 3: Summarize Your Liabilities	
4. Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$3,539.92
Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$2,569.00
5. Schedule J: Your Expenses (Official Form 106J)	

Document Malewicki Andrew Tyler Case Number (if known) _ Debtor 1 First Name Middle Name Last Name

Part 4:	Answer These Questions for Administrative and Statistical Records	
_	filing for bankruptcy under Chapter 7, 11 or 13? You have nothing to report on this part of the form. Check this box and submit this form to the co	ourt with your other schedules.
Your famil	nd of debt do you have? The debts are primarily consumer debts. Consumer debts are those "incurred by an individual pringly, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. debts are not primarily consumer debts. You have nothing to report on this part of the form. Common to the court with your other schedules.	C. § 159.
8. From the Form 12	sicial \$ 4,732.00	
9. Copy the	Total claim	
9a. Dom	estic support obligations (Copy line 6a.)	\$_20,991.00
9b. Taxe	es and certain other debts you owe the government. (Copy line 6b.)	\$_1,643.00
9c. Clain	ns for death or personal injury while you were intoxicated. (Copy line 6c.)	\$_0.00
9d. Stude	ent loans. (Copy line 6f.)	\$_0.00
	gations arising out of a separation agreement or divorce that you did not report as laims. (Copy line 6g.)	\$_0.00
9f. Debt	s to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	\$_0.00
9g. Tota l	I. Add lines 9a through 9f.	\$_22,634.00

Fill in this in	Case 19 25102 formation to identify your ca			Entered 09/05/18 1 0 of 69	.6:22:09	Desc	Main	
Debtor 1	Tyler	Andrew	Malewicki					
	First Name	Middle Name	Last Name					
Debtor 2	Kimberlee	Dawn	Malewicki					
(Spouse, if filing)	First Name	Middle Name	Last Name					
United States	Bankruptcy Court for the : NOF	RTHERN District	of <u>ILLINOIS</u>					
		_	(State)			П	Check if th	nis is an
Case Number (If known)						_	mended 1	
	orm 106A/B e A/B: Property							12/15
Part 1:	ur name and case number (if Describe Each Residence, Buil	known). Answe	·					
No. Yes.	Describe							
			What is the property? Check all that apply.			Do not deduct secured claims or exemptions. Put		
650 Surry	se Rd		Single-family home		•		ecured claims on Schedule D: Claims Secured by Property	
Street addre	ess, if available, or other description	on	Duplex or multi-unit building	3	Ordanord Wind	ornavo olamia	Coodi Ca Sy	Topony
			Condominium or cooperativ	ve .				value of the
			Manufactured or mobile hor	me	entire proper	ty r	portion y	ou own?
Lake Zuri	ch IL	60047	Land		\$3	25,000.00	\$	325,000.00
City	State	ZIP Code	Investment property					
			Timeshare		Describe the	nature of yo	our owners	ship
County			Other		interest (suc	h as fee sim	ple, tenanc	cy by
			Who has an interest in the p	roperty? Check one.	the entireties	s, or a life es	tat), if kno	wn.
			Debtor 1 only					
			Debtor 2 only					
			Debtor 1 and Debtor 2 only			this is a cor	nmunity pr	roperty
			At least one of the debtors a	and another	(see instructions)			
			Other information you wish	to add about this item, such as	local			
			property identification numb	oer:				

Official Form 106A/B Record # 790877 Schedule A/B: Property Page 1 of 7

\$325,000.00

2. Add the dollar value of the portion you own for all of your entries fro Part 1, including any entries for pages

you have attached for Part 1. Write that number here -->

Case 18-25102 Doc 1 Filed 09/05/18

Entered 09/05/18 16:22:09

Desc Main

Debtor 1	Tyler	Case 10-23102 L	JUC 1	Malewicki LIIEU 03/03/10	Page 11 of 69 house (if known) _
	First Name	Middle Name		Last Name	Page II 01 69

Part 2:	Describe Your Vehicl	les						
• .	,	•	y vehicles, whether they are registered or not? Include any or report it on Schedule G: Executory Contracts and Unexpired					
03. Cars, var	ns, trucks, tractors, s	sport utility vehicles, moto	orcycles					
	Make: Model: Year: Approximate Mileage Other information:		Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see	the amount of any secur	claims or exemptions. Put ed claims on Schedule D: ims Secured by Property Current value of the portion you own? 3,000.00			
	2001 Chevrolet Silve 170,000 miles	erado with over	instructions)					
	Make: Model: Year:	Grand Cherokee 2007	Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only	the amount of any secur	laims or exemptions. Put ed claims on Schedule D: ims Secured by Property Current value of the			
	Approximate Mileage Other information:	100,000	Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see	entire property?	portion you own?			
	2007 Jeep Grand Cherokee with over 100,000 miles.		instructions)					
	Make: Model:	Volkswagen Tiguan	Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only	the amount of any secur	laims or exemptions. Put ed claims on <i>Schedule D:</i> iims Secured by Property			
	Year: Approximate Mileage Other information:	2014 2: 40,000	Debtor 1 and Debtor 2 only At least one of the debtors and another	Current value of the entire property? \$12,000.0	Current value of the portion you own? 12,000.00			
	2014 Volkswagen Ti 40,000 miles.	iguan with over	Check if this is community property (see instructions)					
Examples No. Yes	s: Boats, trailers, motors, . Describe	, personal watercraft, fishing v	reational vehicles, other vehicles, and accessories essels, snowmobiles, motorcycle accessories					
	-	-	ur entries fro Part 2, including any entries for pages		\$ 20,000.00			
Part 3:	Describe Your Person	nal and Household Items						
Do you own	or have any legal or o	equitable interest in any o	of the following items?		Current value of the portion you own? Do not deduct secured claims or exemptions			
		hings iture, linens, china, kitchenwar	е					
165		urniture, linens, small applianc	es, table & chairs, bedroom set	\$2,000	\$2,000.00			

Filed 09/05/18

Document

Last Name Case 18-25102 Andrew Doc 1 Tyler Debtor 1

First Name Middle Name

Entered 09/05/18 16:22:09 Page 12 of 69 umber (if known) Desc Main

07. Elec	tronics		
		I radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music ces including cell phones, cameras, media players, games	
	Yes. Describe		\$1,500
Exa		gurines; paintings, prints, or other artwork; books, pictures, or other art objects; and collections; other collections, memorabilia, collectibles	
Exa	ipment for sports a	nd hobbies aphic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes	\$0.00
	Yes. Describe		\$2,000 \$
10. Fire		hotguns, ammunition, and related equipment	
11. Clot		es, furs, leather coats, designer wear, shoes, accessories	\$0.00
12. Jew	Yes. Describe	. Necessary wearing apparel	\$200 \$ <u>200.0</u> 0
Exa	=	Rings, watches, earrings, necklaces, costume jewelry	\$1,000 \$3,000
	-farm animals amples: Dogs, cats, bird No.	ls, horses	\$
14. Any	Yes. Describe other personal and	(1) pet dog household items you did not already list, including any health aids you did not list	\$
	No. Yes. Describe	•	s 0.00
		all of your entries from Part 3, including any entries for pages you have attached mber here	\$9,700.00
Part 4	Describe Your	Financial Assets	
		gal or equitable interest in any of the following?	Current value of the portion you own? Do not deduct secured claims or exemptions
16. Cas		e in your wallet, in your home, in a safe deposit box, and on hand when you file your petition	
	Yes. Describe		\$0.00

Case 18-25102 Andrew Doc 1 Tyler Debtor 1

Filed 09/05/18 Entered 09/05/18 16:22:09

Document Page 13 of Bumber (if known)

Page 13 of Bumber (if known) Desc Main First Name Middle Name

17.		Checking, savings		ertificates of deposit; shares in credit union with the same institution, list each.	ns, brokerage houses,	
	Yes.	Describe	Account Type:	Institution name:		
	163.	Describe	Checking Account	Chase Bank		\$ 800.00
18.			ublicly traded stocks ment accounts with brokerag	e firms, money market accounts		\$ <u>800.0</u> 0
	Yes.	Describe	Institution or issuer name	:		\$ 0.00
19.	Non-public	cly traded stock	and interests in incorpo	ated and unincorporated businesse	es, including an interest in	<u>-</u>
	Yes.	Describe	Name of Entity and Perc	ent of Ownership:		\$ 0.00
20.	Governme	nt and corporat	e bonds and other negot	able and non-negotiable instrumen	ts	Ψ
	Negotiable Non-negoti	instruments includ	e personal checks, cashiers'	checks, promissory notes, and money orde to someone by signing or delivering them.		
	No. Yes.	Describe	Issuer name:			
24	Datinaman					\$ <u> </u>
21.		t or pension acc Interests in IRA, E		thrift savings accounts, or other pension or	profit-sharing plans	
	Yes.	Describe	Type of account and Inst	tution name:		\$0. <u>0</u> 0
22.	Security d	eposits and pre	payments			
				ou may continue service or use from a comutilities (electric, gas, water), telecommunio		
	Yes.	Describe	Institution name or individual	lual:		\$ 0.00
23.	Annuities No.	(A contract for a	periodic payment of mo	ney to you, either for life or for a nu	mber of years)	<u> </u>
	Yes.	Describe	Issuer name and descrip	ion:		\$ 0.00
24.		n an education I §§ 530(b)(1), 529A		alified ABLE program, or under a q	ualified state tuition program.	
	Yes.	Describe	Institution name and des	cription. Separately file the records of	any interests.11 U.S.C. § 521(c):	\$ 0.00
25.	Trusts, eq	uitable or future	interests in property (ot	ner than anything listed in line 1), ar	nd rights or powers	·
	No.					
	Yes.	Describe				\$0.00
26.				other intellectual property		
	No.	miernei domain na	imes, websites, proceeds frof	n royalties and licensing agreements		
	Yes.	Describe				\$0.00
27.	Licenses,	franchises, and	other general intangible			
	Examples:	Building permits, e	xclusive licenses, cooperative	association holdings, liquor licenses, profe	essional licenses	
	Yes.	Describe				\$ 0.00

Case 18-25102 Andrew Doc 1 Tyler Debtor 1

Filed 09/05/18

Document

Last Name

Desc Main

First Name

Middle Name

Entered 09/05/18 16:22:09 Page 14 of 69 umber (if known)

Mor	ney or prop	erty owed to you	1?	Current value of the portion you own? Do not deduct secured or exemptions	
28.	Tax refund	s owed to you			
	No.				
	Yes.	Describe			
29	Family sup	nort		\$	0.00
		-	um alimony, spousal support, child support, maintenance, divorce settlement, property settlement		
	No.				
	Yes.	Describe			
30	Other amo	unts someone o	WAS VOIL	\$	0.00
00.			ability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation,		
		ırity benefits; unpai	d loans you made to someone else		
	No.	Dagariba			
	Yes.	Describe		\$	0.00
31.	Interest in	insurance polici	ies	•	
		•	r life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance		
	No.		Company Name & Beneficiary:		
	Yes.	Describe	Term life insurance - No cash surrender value		
				\$	0.00
32.	-		at is due you from someone who has died		
	-	ne beneficiary of a li cause someone ha	iving trust, expect proceeds from a life insurance policy, or are currently entitled to receive is died.		
	No.				
	Yes.	Describe			
22	Claime aga	inet third partio	s, whether or not you have filed a lawsuit or made a demand for payment	\$	0.00
33.	_	-	nent disputes, insurance claims, or rights to sue		
	No.				
	Yes.	Describe			
3/1	Other cont	ingent and unlic	uidated claims of every nature, including counterclaims of the debtor and rights	\$	0.00
34.	No.	ingent and unit	undated claims of every flature, including counterclaims of the debtor and rights		
	Yes.	Describe			
	_			\$	0.00
35.	_	ial assets you d	id not already list		
	No.				
	Yes.	Describe		\$	0.00
				·	
36.	Add the do	llar value of all o	of your entries from Part 4, including any entries for pages you have attached		\$800.00
1	for Part 4. V	Vrite that number	er here>		\$600.00
		locaribo Any Ruci	iness-Related Property You Own or Have an Interest In. List any real estate in Part 1.		
	zii GCi				
37.	No.	n or nave any ie	gal or equitable interest in any business-related property?		
	Yes.				
				Current value of th	A
				portion you own?	•
				Do not deduct secured	l claims
38	Accounts r	eceivable or co	mmissions you already earned	or exemptions	
00.	No.	COCITABLE OF CO	minosiono you unoudy outriou		
	Yes.	Describe			
	_ _			\$	0.00

Debtor 1 Tyler Case 18-25102 Doc 1 Filed 09/05/18 Entered 09/05/18 16:22:09 Desc Main Page 15 of 69 umber (ff known)

First Name 39. Office equipment, furnishings, and supplies Examples: Business-related computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices Yes. Describe..... 0.00 40. Machinery, fixtures, equipment, supplies you use in business, and tools of your trade Describe..... Yes. 0.00 41. Inventory No. Describe..... Yes. 0.00 42. Interests in partnerships or joint ventures Name of Entity and Percent of Ownership: Yes. Describe..... 0.00 43. Customer lists, mailing lists, or other compilations No. Yes. Describe..... 0.00 44. Any business-related property you did not already list Describe..... 0.00 45. Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached \$ 0.00 Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In. If you own or have an interest in farmland, list it in Part 1. 46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? No. Describe..... Yes 0.00 47. Farm animals Examples: Livestock, poultry, farm-raised fish No. Yes. Describe..... 0.00 48. Crops-either growing or harvested No. Yes. Describe..... 0.00 49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade No. Yes. Describe..... 0.00 50. Farm and fishing supplies, chemicals, and feed No. Yes. Describe..... 0.00 51. Any farm- and commercial fishing-related property you did not already list No. Yes. Describe..... 0.00 52. Add the dollar value of all of your entries from Part 6, including any entries for pages you have attached \$0.00

Tyler First Name

Case 18-25102

Doc 1

Filed 09/05/18 Entered 09/05/18 16:22:09

Document Page 16 of 69 moder (if known)

Desc Main

Describe All Property You Own or Have an Interest in That You Did Not List Above Part 7: 53. Do you have other property of any kind you did not already list? Examples: Season tickets, country club membership No. Describe..... Yes. 0.00 \$0.00 54. Add the dollar value of all of your entries from Part 7. Write that number here --> List the Totals of Each Part of this Form Part 8: \$ 325,000.00 55. Part 1: Total real estate, line 2 \$ 20,000.00 56. Part 2: Total vehicles, line 5 \$ 9,700.00 57. Part 3: Total personal and household items, line 15 \$800.00 58. Part 4: Total financial assets, line 36 59. Part 5: Total business-related property, line 45 \$ 0.00 \$ 0.00 60. Part 6: Total farm- and fishing-related property, line 52 61. Part 7: Total other property not listed, line 54 \$ 0.00 \$ 30,500.00 62. Total personal property. Add lines 56 through 61. \$ 30,500.00 63. Total of all property on Schedule A/B. Add line 55 + line 62\$355,500.00

Official Form 106A/B Record # 790877 Page 7 of 7 Schedule A/B: Property

Fill in this in	Fill in this information to identify your case:						
Debtor 1	Tyler	Andrew	Malewicki				
	First Name	Middle Name	Last Name				
Debtor 2	Kimberlee	Dawn	Malewicki				
(Spouse, if filing)	First Name	Middle Name	Last Name				
United States	Bankruptcy Court for th	ne : <u>NORTHERN</u> District of _	<u>ILLINOIS</u>				
			(State)				
Case Number	ſ		_				
(If known)							

Official Form 106C

Schedule C: The Property You Claim as Exempt

04/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on Schedule A/B: Property (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of Part 2: Additional Page as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions-such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds-may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

_	iming state and federal nonbankruptorisming federal exemptions. 11 U.S.C.		§ 522(b)(3)	
For any proper	ty you list on Schedule A/B that yo	u claim as exempt, fill in t	the information below.	
•	on of the property and line on that lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
		Copy the value from Schedule A/B	Check only one box for each exemption	
Brief description:	650 Surryse Rd Lake Zurich IL 60047 - Primary Residence	\$_325,000	\$ _ 15,000	735 ILCS 5/12-901
Line from Schedule A/B:	01		100% of fair market value, up to any applicable statutory limit	
Brief description:	2007 Jeep Grand Cherokee with over 100,000 miles.	\$_ 5,000	\$ 2,400	735 ILCS 5/12-1001(c)
Line from Schedule A/B:	03		100% of fair market value, up to any applicable statutory limit	
Brief description:	2014 Volkswagen Tiguan with over 40,000 miles.	\$12,000	\$ _ 2,400	735 ILCS 5/12-1001(c)
Line from Schedule A/B:	03		100% of fair market value, up to any applicable statutory limit	
Brief description:	Furniture, linens, small appliances, table & chairs, bedroom set	\$_ 2,000	\$ 2,000	735 ILCS 5/12-1001(b)
Line from Schedule A/B:	<u>06</u>		100% of fair market value, up to any applicable statutory limit	

Filed 09/05/18 Entered 09/05/18 16:22:09 Desc Main Case 18-25102 Doc 1

Tyler

Andrew Middle Name

Page 18 of 69 Number (if known)

Debtor 1

Document Last Name

Additional Page Part 2: Current value of the Amount of the exemption you claim Specific laws that allow exemption Brief description of the property and line on Schedule A/B that lists this property portion you own Copy the value from Check only one box for each exemption Schedule A/B 735 ILCS 5/12-1001(b) Brief Flat screen TV, computer, printer, \$_1,500 description: music collection, cell phone \$ 1,500 Line from 100% of fair market value, up to 07 Schedule A/B: any applicable statutory limit 735 ILCS 5/12-1001(b) Brief Used DJ equipment (speakers, PA \$ 2,000 2,000 description: system, microphone, etc) 100% of fair market value, up to Line from 09 Schedule A/B: any applicable statutory limit Brief 735 ILCS 5/12-1001(a),(e) Necessary wearing apparel 200 \$ 200 description: 100% of fair market value, up to Line from Schedule A/B: 11 any applicable statutory limit Brief Wedding/Engagement Rings 735 ILCS 5/12-1001(a),(e) \$ 3,000 \$ 3,000 description: 100% of fair market value, up to Line from 12 Schedule A/B: any applicable statutory limit 735 ILCS 5/12-1001(b) Brief Rings, watches, earrings 1,000 \$ 1,000 necklaces, costume jewelry description: Line from 100% of fair market value, up to 12 Schedule A/B: any applicable statutory limit 735 ILCS 5/12-1001(b) Brief Checking Account, Chase Bank, 800.00 800 800 description: Line from 100% of fair market value, up to 17 Schedule A/B: any applicable statutory limit 3. Are you claiming a homestead exemption of more than \$160,375? (Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.) No. Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case? ☐ Yes. 790877 Official Form 106C Record # Schedule C: The Property You Claim as Exempt Page 2 of 2

	Caco 19 2510		Eilad NO/NE/19	Entered 09/05/	18 16:22:09	Desc Main	
Fill in this in	formation to identify your	case:		9 of 69			
Debtor 1	Tyler	Andrew	Malewicki				
DCDIOI 1	First Name	Middle Name	Last Name				
Debtor 2	Kimberlee	Dawn	Malewicki				
(Spouse, if filing)	First Name	Middle Name	Last Name				
United States	Pankruptov Court for the : N	ODTHEDN District	of ILLINOIS				
United States	Bankruptcy Court for the : N	ORTHERN DISTRICT	(State)				
Case Number (If known)						Check if this	
						amended fil	ing
Official Fo	orm 106D						
chedule	D: Creditors Wh	o Have Cla	ims Secured by P	roperty			12/15
e as complete	and accurate as possible.	. If two married ped	ople are filing together, both	are equally responsible	or supplying correct		
	nore space is needed, cop s, write your name and ca		age, fill it out, number the en	tries, and attach it to this	form. On the top of a	ny	
	ditors have claims secure	•	•				
∐ No. Ch	eck this box and submit this	s form to the court v	with your other schedules. Yo	u have nothing else to rep	ort on this form.		
Yes. Fil	I in all of the information be	low.					
	ist All Secured Claims						
Part 1:	List Ali Secured Claims				Caluman A	Calumn A	Column C
2. List all sec	cured claims. If a creditor h	nas more than one s	secured claim, list the creditor	separately	Column A Amount of claim	Column A Value of collateral	Unsecured
for each cla	aim. If more than one cred	itor has a particular	claim, list the other creditors	in Part 2.	Do not deduct the	that supports this	portion
As much a	s possible, list the claims in	alphabetical order	according to the creditors na	me.	value of collateral	claim	If any
2.1 Fifth Th	ird Bank	Des	scribe the property that secure	s the claim:	\$ 52,375.00	\$ 325,000.00	\$ 0.00
Creditor's I							
	itain Sq. Plaza) Surryse Rd Lake Zurich IL 6 sidence	0047 - Filliary			
Number	Street						
		As	of the date you file, the claim i	s: Check all that apply.			
			Contingent				
Cincinna			Unliquidated				
City	State 2	Zip Code	Disputed				
Who owes	the debt? Check one.	Nat	ure of Lien. Check all that apply	<i>'</i> .			
Debtor 1	1 only		An agreement you made (such as	s mortgage or secured			
Debtor 2	2 only	_	car loan)				
=	1 and Debtor 2 only	=	Statutory lien (such as tax lien, m	echanic's lien)			
At least	one of the debtors and another	=	Judgment lien from a lawsuit				
Check	if this claim relates to a	Ц	Other (including a right to offset) _				
	ınity debt						
Date Debt	was incurred	_ Las	t 4 digits of account number				
2.2 Redbird	Financial	Des	scribe the property that secure	s the claim:	\$ <u>3,900.00</u>	\$ <u>3,000.00</u>	\$ <u>900.00</u>
Creditor's I		200	11 Chevrolet Silverado with ov	ver 170,000 miles			
20370 F							
Number Ste 207	Street						
Sie 207			of the date you file, the claim i	s: Check all that apply.			
Palatine	e IL 6	30074 –	Contingent				
City	State 2	Zip Code	Unliquidated Disputed				
Who owen	the debt? Check one.		•				
Debtor 2		_	ure of Lien. Check all that apply An agreement you made (such as				
Debtor 2	•		car loan)				
=	1 and Debtor 2 only	_	Statutory lien (such as tax lien, m	echanic's lien)			
=	one of the debtors and another	=	Judgment lien from a lawsuit	•			
			Other (including a right to offset)				
	if this claim relates to a ınity debt	_					
	was incurred	Las	t 4 digits of account number				
		_	is page. Write that number		\$_56,275.00		

Debtor 1 Tyler Andrew Page 20 of 69 Case Number (if known)

Part 2:

List Others to Be Notified for a Debt That You Already Listed

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

Add the dollar value of your entries in Column A on this page. Write that number here:

\$<u>56,275.00</u>

		Caso 19 2	5102 Doc	1 Filed 00/05/19	Entered 09/	05/18 16	5·22·09 [Desc Main	l	
Fi	ll in this in	formation to identify	your case:		1 of 69			2000 Main	•	
_	Johtor 1	Tyler	Andrew	Malewicki						
L	ebtor 1	First Name	Middle Name	Last Name						
D	ebtor 2	Kimberlee	Dawn	Malewicki						
(8	Spouse, if filing)	First Name	Middle Name	Last Name						
U	Inited States	Bankruptcy Court for the	: NORTHERN [District of ILLINOIS						
				(State)				□ Check i	f this is an	
	ase Number If known)	·						amende		
∩ff	icial F	orm 106E/F							3	
									40/4	
				e Unsecured Claims					12/1	•
				or creditors with PRIORITY claims a opired leases that could result in a o						
				G: Executory Contracts and Unexp						
				n Schedule D: Creditors Who Have						
		ne Part you need, fill i tional pages, write yo		entries in the boxes on the left. Att	ach the Continuation	on Page to this	s page. On the			
		List All of Your PRIORI		,						
										-
1. i	Do any cre	ditors have priority u	nsecured claims a	igainst you?						
Į	No. Go	to Part 2.								
	Yes.									
	_			itor has more than one priority unsec		· ·	•			
		· ·		a claim has both priority and nonprior laims in alphabetical order according	-			-		
	-		•	Part 1. If more than one creditor hold		-		-		
			•	estructions for this form in the instruct	•					
							Total claim	Priority	Nonpriority	
	T Illinois I	Department of Revenu	10			,	150.00	amount \$ 150.00	amount \$ 0.00	
2.1	Creditor's		<u> </u>	Last 4 digits of account number _		•	130.00	\$ 130.00	\$ 0.00	
	PO Box			When was the debt incurred?	2016					
	Number	Street								
				As of the date you file, the claim is	: Check all that apply.					
	Obie		00004 0000	Contingent						
	Chicago		60664-0338	Unliquidated						
	City Who owes	the debt? Check one.	tate Zip Code	Disputed						
	Debtor	1 only								
	Debtor :	2 only		Type of PRIORITY unsecured claim	n:					
	Debtor	1 and Debtor 2 only		Domestic support obligations						
	At least	one of the debtors and a	nother	Taxes and certain other debts you	owe the government					
	_	if this claim relates to	а							
		unity debt		Claims for death or personal injury	while you were					
	No	n subject to offest?		intoxicated						
	Yes			Other. Specify						

ebtor 1	Tyler	Case 18-	-25102 Andrew	Doc 1	Filed 09/05/18 Document	Entered 09 Page 22 of 6	0/05/18 16:2 69 The Number (if known) _	2:09 D	esc Main	_
	First Name		Middle Name		Last Name					
Pari	1 Your	r PRIORITY Unse	cured Claims -	Continuation	Page					
fter lis	sting any e	ntries on this pa	age, number t	hem beginnir	ng with 2.3, followed by 2.4	4, and so forth.		Total claim	Priority amount	Nonpriority amount
2.2	Illinois Dep	pt of Healthcare	& Family Serv	rices Las	st 4 digits of account numbe	er	<u>\$_2</u>	0,991.00	\$ <u>20,991.00</u>	\$ 0.00
	PO BOX 5			_ Wh	en was the debt incurred?		_			
W.	_	ne debt? Check on	IL 60197 State Zip Cod e.		of the date you file, the clair Contingent Unliquidated Disputed	m is: Check all that apply	y.			
	At least on	•		Í	be of PRIORITY unsecured of Domestic support obligations Taxes and certain other debts					
	communits the claim s No Yes	ity debt subject to offest?	•	_	Claims for death or personal in intoxicated Other. Specify Child Supp					
2.3	IRS Priorit Creditor's Nan PO Box 73 Number	me			et 4 digits of account number	2017	<u> </u>	,493.00	\$ <u>1,493.00</u>	\$_0.00
w F	Philadelph City /ho owes th	ne debt? Check on	PA 19101 State Zip Cod le.		of the date you file, the clair Contingent Unliquidated Disputed	m is: Check all that apply	y.			
	Debtor 2 or Debtor 1 ar At least on	•		₫	pe of PRIORITY unsecured of Domestic support obligations Taxes and certain other debts					
	communi			_	Claims for death or personal in intoxicated Other. Specify					
Part	2: List	t All of Your NON	IPRIORITY Uns	secured Claim	s					

3.	Do any	creditors	have	nonpriority	unsecured	claims	against	you
----	--------	-----------	------	-------------	-----------	--------	---------	-----

No. You have nothing to report in this part. Submit this form to the court with your other schedules.

4. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one nonpriority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. If you have more than three nonpriority unsecured claims fill out the Continuation Page of Part 2.

Total claim

Debt	or 1	Tyler	Andrew	Pacument	Page 23 of 69 Case Number (if	known)	_
_	_	First Name	Middle Name	Last Name			05.00
4.	_	Arlington Ridge Patholog	У	Last 4 digits of account number	er		\$ <u>35.00</u>
		Creditor's Name 520 E 22nd Street		When was the debt incurred?			
		Number Street					
				As of the date you file, the clai	m is: Check all that apply.		
		Flowerfield	IL 60148	Contingent			
		City	State Zip Code	Unliquidated			
		ho owes the debt? Check o		Disputed			
		Debtor 1 only					
		Debtor 2 only		Type of NONPRIORITY unsecu	red claim:		
		Debtor 1 and Debtor 2 only		Student loans.			
	F	At least one of the debtors a	and another	Obligations arising out of a sep	paration agreement or divorce		
	F	Check if this claim relate	es to a	that you did not report as prior	ity claims		
	_	community debt		Debts to pension or profit-shar	ing plans, and other similar debts		
	ls	the claim subject to offest	t?				
		No		Other. Specify			
	L	Yes					
4.2	2 .	Asset Acceptance LLC		Last 4 digits of account number	r		\$ <u>8,170.19</u>
		Creditor's Name					
		PO Box 2036		When was the debt incurred?			
		Number Street					
				As of the date you file, the claim	m is: Check all that apply.		
				Contingent			
		Warren	MI 48090	Unliquidated			
		City Tho owes the debt? Check of	State Zip Code	Disputed			
	Г	Debtor 1 only		_			
	ᅡ	Debtor 2 only		Type of NONPRIORITY unsecu	rad alaim:		
	F	Debtor 1 and Debtor 2 only		Student loans.	reu ciaiii.		
	F	=		Obligations arising out of a sep	paration agreement or divorce		
	닏	At least one of the debtors a		that you did not report as prior	-		
	L	Check if this claim relate community debt	es to a		ing plans, and other similar debts		
	Is	the claim subject to offest	t?	Debts to pension of profit-shar	ing plans, and other similar debts		
		No		Other. Specify Credit Card	d or Credit Use		
		Yes		Canon opening			
4.3	3	Barclays BANK Delaware	9	Last 4 digits of account number	r NULL		\$ 2,571.00
<u> </u>	_	Creditor's Name		•			_
		Po Box 8803		When was the debt incurred?	2016-2017		
		Number Street					
				As of the date you file, the clai	m is: Check all that apply.		
				Contingent	,		
		Wilmington	DE 19899	Unliquidated			
		City	State Zip Code	Disputed			
	_	'ho owes the debt? Check o	one.	Пораков			
	L	Debtor 1 only					
		Debtor 2 only		Type of NONPRIORITY unsecu	red claim:		
	Ļ	Debtor 1 and Debtor 2 only		Student loans.			
	Ļ	At least one of the debtors a		Obligations arising out of a sep			
	L	Check if this claim relate	es to a	that you did not report as prior			
	le	community debt the claim subject to offest	17	☐ Debts to pension or profit-shar	ing plans, and other similar debts		
		No	- -	Other. Specify Credit Card	d or Credit Use		
	=	Yes		Other. Specify Orealt Care	a or orealt ose		
	_						

Page 24 of 69 Document Tyler Andrew Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page

After lis	sting any entries on this page, number them b	eginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.4	Barclays Bank Delaware	Last 4 digits of account number	\$ <u>2,645.33</u>
	Creditor's Name		
	PO BOX 8803	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Wilmington DE 19899	Contingent	
	City State Zip Code	Unliquidated	
<u> </u>	/ho owes the debt? Check one.	Disputed	
L	Debtor 1 only		
L	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Ļ	Debtor 1 and Debtor 2 only	Student loans.	
L	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
Is	community debt the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
	No	Other. Specify Credit Extended to Debtor(S)	
Ī	Yes	Other. Specify Oredit Extended to Debioi(3)	
4.5	Capital One Bank	Last 4 digits of account number	\$ 3,578.55
4.5	Creditor's Name		·
	PO Box 60024	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	City Of Industry CA 91716	Unliquidated	
١٨	City State Zip Code /ho owes the debt? Check one.	Disputed	
Γ	Debtor 1 only		
F	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
F	Debtor 1 and Debtor 2 only	Student loans.	
F	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
F	Check if this claim relates to a	that you did not report as priority claims	
L	community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is	the claim subject to offest?		
	No	Other. Specify Credit Card or Credit Use	
L	Yes		
4.6	Chase CARD	Last 4 digits of account numberNULL	\$ <u>749.00</u>
	Creditor's Name	When was the debt incurred? 2016-2018	
	Po Box 15298	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Wilmington DE 19850	Contingent	
	City State Zip Code	Unliquidated	
W	/ho owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans.	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
IS	the claim subject to offest?	Condit Cond on Condit Uni	
Ē	■ No Yes	Other. Specify Credit Card or Credit Use	
L			

Doc 1 Filed 09/05/18 Entered 09/05/18 16:22:09 Desc Main Case 18-25102 Page 25 of 69 Case Number (if known) Document Andrew Tyler Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** Chase CARD \$ 831.00 Last 4 digits of account number _ Creditor's Name 2016-2018 Po Box 15298 When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Wilmington DF 19850 Unliquidated City Zip Code State Disputed Who owes the debt? Check one Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans. Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Yes Chase CARD NULL Last 4 digits of account number 4.8 Creditor's Name

\$ 2,249.00 2016-2018 Po Box 15298 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Wilmington 19850 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans. Debtor 1 and Debtor 2 only At least one of the debtors and another Obligations arising out of a separation agreement or divorce that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify Credit Card or Credit Use Yes Citibank N.A. 8897 \$ 2,274.00 Last 4 digits of account number 4.9 Creditor's Name 2017-2018 When was the debt incurred? 5757 Phantom Dr Ste 225 As of the date you file, the claim is: Check all that apply. Contingent Hazelwood MO 63042 Unliquidated State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans. Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify __ Unknown Credit Extension Yes

		Case 18-25102	Doc 1	Filed 09/05/18	Entered 09/05/18 16:22:09	Desc Main				
Debtor 1	Tyler	Andrew		Dacument	Page 26 of 69 Case Number (if known)					
	First Name	Middle Name		Last Name						
Part 2:	Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page									
After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth.										

After lis	sting any entries on this page, number them be	eginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.10	Comenity Capital BANK	Last 4 digits of account number <u>9839</u>	\$ _1,658.00
	Creditor's Name 2365 Northside Dr Ste 30	When was the debt incurred? 2017-2017	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	San Diego CA 92108	☐ Contingent	
	City State Zip Code	☐ Unliquidated ☐ Disputed	
"	/ho owes the debt? Check one.		
	Debtor 1 only Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans.	
li	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Ī	Check if this claim relates to a	that you did not report as priority claims	
-	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	s the claim subject to offest? No	Halanan On the Establish	
	Yes	Other. Specify Unknown Credit Extension	
4.11	Credit ONE BANK N.A.	Last 4 digits of account number 5084	\$ <u>823.00</u>
	Creditor's Name	2047 2049	
	Po Box 1269	When was the debt incurred? 2017-2018	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Greenville SC 29602	☐ Contingent	
	City State Zip Code	Unliquidated Disputed	
\ \ \ \ \	/ho owes the debt? Check one.	Disputed	
	Debter 2 only	Time of NONDRIODITY and a second design.	
	Debtor 2 only Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured claim: Student loans.	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
-	community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is	s the claim subject to offest?		
	No Yes	Other. Specify Unknown Credit Extension	
440	Credit ONE BANK N.A.	Last 4 digits of account number 6698	\$ 1,563.00
4.12	Creditor's Name	Last 4 digits of account number	Ψ,σσσ.σσ
	Po Box 1269	When was the debt incurred? 2017-2017	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	One and ille	Contingent	
	Greenville SC 29602 City State Zip Code	Unliquidated	
<u> </u>	/ho owes the debt? Check one.	Disputed	
	Debtor 1 only		
<u> </u>	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
<u> </u>	Debtor 1 and Debtor 2 only	Student loans.	
<u> </u>	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
L	Check if this claim relates to a community debt	that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts	
Is	s the claim subject to offest?	E Source to periode of profit-offaring plane, and office offillial debts	
	No	Other. Specify Unknown Credit Extension	
	Yes		

Doc 1 Filed 09/05/18 Entered 09/05/18 16:22:09 Desc Main Case 18-25102 Page 27 of 69 Case Number (if known) Dacument Tyler Andrew Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim**

4.13	Credit ONE BANK NA	Last 4 digits of account number	NULL	\$ <u>0.00</u>
	Creditor's Name	Wile an area than da ht in command 2	2014-2017	
	Po Box 98875	When was the debt incurred?	2011 2017	
	Number Street			
		As of the date you file, the claim is:	Check all that apply.	
	Las Vegas NV 89193	Contingent		
	City State Zip Code	Unliquidated		
	Who owes the debt? Check one.	Disputed		
	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured of	claim:	
	Debtor 1 and Debtor 2 only	Student loans.		
	At least one of the debtors and another	Obligations arising out of a separati	on agreement or divorce	
	Check if this claim relates to a	that you did not report as priority cla	aims	
	community debt	Debts to pension or profit-sharing p	lans, and other similar debts	
	Is the claim subject to offest?		0 1911	
	Yes	Other. Specify Credit Card or 0	Credit Use	
1	Crodit ONE DANK NA	Last 4 digits of account number	NULL	\$ 0.00
4.14	Credit O'NE BANK NA Creditor's Name	Last 4 digits of account number		φ_0.00
	Po Box 98875	When was the debt incurred?	2016-2017	
	Number Street			
		As of the date you file, the claim is:	Check all that apply	
		Contingent	опсок ан так арргу.	
	Las Vegas NV 89193	Unliquidated		
	City State Zip Code	Disputed		
	Who owes the debt? Check one.	Ворисс		
	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured of	claim:	
	Debtor 1 and Debtor 2 only	Student loans.	on agreement or diverse	
	At least one of the debtors and another	Obligations arising out of a separati that you did not report as priority cla		
	Check if this claim relates to a community debt	Debts to pension or profit-sharing p		
	Is the claim subject to offest?	Debte to perioder of profit dilating p	and other difficult debte	
	No	Other. Specify Credit Card or 0	Credit Use	
	Yes			
4.15	Fenner Plastic Surgery	Last 4 digits of account number		\$ <u>40.00</u>
	Creditor's Name			
	512 Green Bay Rd	When was the debt incurred?		
	Number Street			
		As of the date you file, the claim is:	Check all that apply.	
	Kamili wardh	Contingent		
	Kenilworth IL 60043 City State Zip Code	Unliquidated		
	Who owes the debt? Check one.	Disputed		
	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured of	claim:	
	Debtor 1 and Debtor 2 only	Student loans.		
	At least one of the debtors and another	Obligations arising out of a separati	on agreement or divorce	
	Check if this claim relates to a	that you did not report as priority cla	aims	
	community debt	Debts to pension or profit-sharing p	lans, and other similar debts	
	Is the claim subject to offest?	<u></u>		
	No □	Other. Specify Medical Debt		
1	Yes			

Doc 1 Filed 09/05/18 Entered 09/05/18 16:22:09 Desc Main Case 18-25102 Page 28 of 69 Document Tyler Andrew Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page any entries on this page, number them beginning with 4.4 followed by 4.5, and so forth

Aiteri	isting any entries on this page, number them be	eginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.16	Good Shepherd Hospital	Last 4 digits of account number	\$ 195.00
	Creditor's Name	<u> </u>	
	450 West Highway 22	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Barrington IL 60010	Unliquidated	
Ι,	City State Zip Code Who owes the debt? Check one.	Disputed	
l i	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans.	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
		that you did not report as priority claims	
'	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	s the claim subject to offest?	□ · · · · · · ·-	
	No	Other. Specify Medical/Dental Service	
	Yes		
4.17	IICWRGNR-Integrated Imaging	Last 4 digits of account number	\$ <u>16.00</u>
	Creditor's Name		
	PO BOX 95040	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Chicago IL 60694	Unliquidated	
١,	City State Zip Code Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
i	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans.	
i	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
'	community debt	Debts to pension or profit-sharing plans, and other similar debts	
!	s the claim subject to offest?		
	No	Other. Specify Medical Debt	
	Yes		
4.18	Kohls/Capone	Last 4 digits of account number NULL	\$ <u>893.00</u>
	Creditor's Name	When was the debt incurred? 2015-2017	
	N56 W 17000 Ridgewood Dr	when was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Menomonee Falls WI 53051	Contingent	
	City State Zip Code	Unliquidated	
١ ١	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans.	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	s the claim subject to offest?		
	No No	Other. Specify Credit Card or Credit Use	
	Yes		

Doc 1 Filed 09/05/18 Entered 09/05/18 16:22:09 Desc Main Case 18-25102 Page 29 of 69 Case Number (if known) Document Tyler Andrew Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page

After lis	sting any entries on this page, number them be	eginning with 4.4, followed by 4.5, ar	nd so forth.	Total Claim			
4.19	Lending CLUB CORP	Last 4 digits of account number	7195	\$ _10,059.00_			
	Creditor's Name		2016 2017				
	71 Stevenson St Ste 300	When was the debt incurred?	2016-2017				
	Number Street						
		As of the date you file, the claim is:	: Check all that apply.				
		Contingent					
	San Francisco CA 94105	Unliquidated					
١,,,	City State Zip Code	Disputed					
\ \ <u>``</u>	/ho owes the debt? Check one.						
	Debtor 1 only						
<u> </u>	Debtor 2 only	Type of NONPRIORITY unsecured of	claim:				
	Debtor 1 and Debtor 2 only	Student loans.					
<u> </u>	At least one of the debtors and another	Obligations arising out of a separati	-				
L	Check if this claim relates to a	that you did not report as priority cla					
	community debt	Debts to pension or profit-sharing p	lans, and other similar debts				
l is	the claim subject to offest?	- Demonstration					
	₹	Other. Specify Personal Loan					
┝	Yes			• 4F 00			
4.20	Midwest Diagnostic Pathology	Last 4 digits of account number		\$ <u>45.00</u>			
	Creditor's Name PO BOX 578	When was the debt incurred?					
		When was the dest incurred:					
	Number Street						
		As of the date you file, the claim is:	: Check all that apply.				
	Darle Didas	Contingent					
	Park Ridge IL 60068	Unliquidated					
l v	City State Zip Code /ho owes the debt? Check one.	Disputed					
Ιг	Debtor 1 only	_					
7	Debtor 2 only	Type of NONPRIORITY unsecured (claim:				
1 7	Debtor 1 and Debtor 2 only	Student loans.	ounn.				
	At least one of the debtors and another	Obligations arising out of a separati	ion agreement or divorce				
1 1		that you did not report as priority cla	-				
4	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts					
Is	the claim subject to offest?	bebts to pension of profit-sharing p	ians, and other similar debts				
	No	Other. Specify Medical Debt					
ΙĒ	Yes	Other: Specify					
4.21	Nationwide Recovery SV	Last 4 digits of account number	9356	\$ 99.00			
4.21	Creditor's Name			*			
	Po Box 8005	When was the debt incurred?	2013-2016				
	Number Street						
		As of the date you file, the claim is:	Charle all that apply				
			. Спеск ан тлат арргу.				
	Cleveland TN 37320	Contingent					
	City State Zip Code	Unliquidated					
<u> </u>	/ho owes the debt? Check one.	Disputed					
L	Debtor 1 only						
	Debtor 2 only	Type of NONPRIORITY unsecured	claim:				
	Debtor 1 and Debtor 2 only	Student loans.					
[At least one of the debtors and another	Obligations arising out of a separati	ion agreement or divorce				
Ē	Check if this claim relates to a	that you did not report as priority cla	aims				
"	community debt	Debts to pension or profit-sharing p	lans, and other similar debts				
Is	the claim subject to offest?						
	No	Other. Specify Medical Debt					
L	Yes						

Doc 1 Filed 09/05/18 Entered 09/05/18 16:22:09 Desc Main Case 18-25102

Page 30 of 69 Case Number (if known) Document Tyler Andrew Debtor 1

Pa	Your NONPRIORITY Unsecured Claims - 0	Continuation Page	
After	listing any entries on this page, number them I	beginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.22		Last 4 digits of account number	\$ <u>328.00</u>
	Creditor's Name	When was the debt incurred?	
	23056 Network Place	when was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Chicago IL 60673	Contingent	
	City State Zip Code	Unliquidated	
	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans.	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?	_	
	■ No	Other. Specify Medical Debt	
	☐ Yes ☐ Portfelio Bossyon, Associates		* 2 276 20
4.23	Portfolio Recovery Associates	Last 4 digits of account number	\$ <u>3,376.38</u>
	Creditor's Name 500 W. 1st Ave.	When was the debt incurred?	
	Number Street		
		As af the date way file the claim in Obselvall that such	
		As of the date you file, the claim is: Check all that apply.	
	Hutchinson KS 67501	☐ Contingent	
	City State Zip Code	Unliquidated	
	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans.	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt Is the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
	No	Other, Specify Debt Owed	
	Yes	Other. Specify Debt Owed	
4.24	Sprint	Last 4 digits of account number 6017	\$ 520.00
4.24	Creditor's Name		·
	800 Sw 39Th St	When was the debt incurred? 2014-2015	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Renton WA 98057	Unliquidated	
	City State Zip Code	Disputed	
	Who owes the debt? Check one. Debtor 1 only		
	Debtor 1 only Debtor 2 only	Town (MONDRIODITY and Alabam	
		Type of NONPRIORITY unsecured claim: Student loans.	
	Debtor 1 and Debtor 2 only At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	=	that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?	2 33.0 to portion of profit ordering plants, and other similar debte	
	No	Other. Specify Collecting for Creditor	
	Yes		

Page 31 of 69
Case Number (if known) Document Tyler Andrew Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page

After li	sting any entries on this page, number them be	eginning with 4.4, followed by 4.5, and so forth.		Total Claim
4.25	Syncb/Walmart	Last 4 digits of account number NULL		\$ <u>0.00</u>
	Creditor's Name		7	
	Po Box 965024	When was the debt incurred? 2016-201	<u> </u>	
	Number Street			
		As of the date you file, the claim is: Check all that	apply.	
		Contingent		
	Orlando FL 32896	Unliquidated		
١ ,	City State Zip Code Vho owes the debt? Check one.	Disputed		
ľ	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured claim:		
	Debtor 1 and Debtor 2 only	Student loans.		
}	=	Obligations arising out of a separation agreement of	or divorce	
	At least one of the debtors and another	that you did not report as priority claims	of divorce	
L	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other	similar dehts	
ls ls	s the claim subject to offest?	bests to pension of profile-sharing plans, and other	Similar debts	
	No	Other. Specify Credit Card or Credit Use		
	Yes	Outer: opening		
4.26	Synchrony BANK	Last 4 digits of account number 0118	_	\$ <u>0.00</u>
0	Creditor's Name	-		
	120 Corporate Blvd Ste 1	When was the debt incurred? 2017-201	8	
	Number Street			
		As of the date you file, the claim is: Check all that	apply.	
		Contingent		
	Norfolk VA 23502	Unliquidated		
	City State Zip Code	Disputed		
\ \ \ \ \	/ho owes the debt? Check one.	Disputed		
	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured claim:		
<u> </u>	Debtor 1 and Debtor 2 only	☐ Student loans.		
<u> </u>	At least one of the debtors and another	Obligations arising out of a separation agreement	or divorce	
L	Check if this claim relates to a	that you did not report as priority claims		
	community debt s the claim subject to offest?	Debts to pension or profit-sharing plans, and other	similar debts	
ľ	No	Other. Specify Unknown Credit Extension		
	Yes	Other. Specify Officiowin Credit Extension		
4 07	Tri County Emergency Phys.	Last 4 digits of account number		\$ 177.00
4.27	Creditor's Name	Last 4 digits of account number		<u> </u>
	PO Box 98	When was the debt incurred?		
	Number Street			
		As of the date you file, the claim is: Check all that	, analy	
	-	_	арру.	
	Barrington IL 60010	Contingent		
	City State Zip Code	Unliquidated		
<u> </u>	/ho owes the debt? Check one.	Disputed		
<u> </u>	Debtor 1 only			
[Debtor 2 only	Type of NONPRIORITY unsecured claim:		
[Debtor 1 and Debtor 2 only	Student loans.		
[At least one of the debtors and another	Obligations arising out of a separation agreement	or divorce	
	Check if this claim relates to a	that you did not report as priority claims		
-	community debt	Debts to pension or profit-sharing plans, and other	similar debts	
	s the claim subject to offest?	_		
	■ No ¬	Other. SpecifyMedical/Dental Services		
L	Yes			

Case 18-25102

List Others to Be Notified for a Debt That You Already Listed

Doc 1 Filed 09/05/18 Entered 09/05/18 16:22:09 Desc Main

Tyler Debtor 1

Andrew

Document

Page 32 of 69 Case Number (if known)

Lake County Clerk, 09 SC 5330			On which entry in Part 1 or Part 2	list the original creditor?
Name 18 N. County St. Rm 101		-	Line 2 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
Number Street		-	. (,	Part 2: Creditors with Nonpriority Unsecured Claims
Waukegan		- 60085 -	Last 4 digits of account number _	
Blitt and Gaines, PC, Bankruptcy Dept.	State Zip C	Code	On which entry in Part 1 or Part 2	list the original creditor?
Name 661 Glenn Ave.		-	Line 2 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
Number Street		-		Part 2: Creditors with Nonpriority Unsecured Claims
Wheeling	IL	60090	Last 4 digits of account number _	
City	State Zip (Code		
Lake County Clerk, 18 SC 2308 Name		-	On which entry in Part 1 or Part 2	_
18 N. County St. Rm 101		-	Line 3 of (Check one):	Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims
Number Street		-		Part 2: Creditors with Noriphonity Unsecured Claims
Waukegan	IL State Zip C	60085 - Code	Last 4 digits of account number _	
Blitt and Gaines, PC, Bankruptcy Dept.		_	On which entry in Part 1 or Part 2	list the original creditor?
Name 661 Glenn Ave.			Line 3 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
Number Street		-		Part 2: Creditors with Nonpriority Unsecured Claims
Wheeling	IL	60090	Last 4 digits of account number _	
Lake County Clerk, 18 SC 2598	State Zip (Code	On which entry in Part 1 or Part 2	list the original creditor?
Name 18 N. County St. Rm 101		-	Line 4 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
Number Street		-	of (Greek Gre).	Part 2: Creditors with Nonpriority Unsecured Claims
Waukegan	IL	60085	Last 4 digits of account number _	<u>NULL</u>
City	State Zip C	Code		
Blitt and Gaines, PC, Bankruptcy Dept.		-	On which entry in Part 1 or Part 2	list the original creditor?
Name 661 Glenn Ave.		_	Line 4 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
Number Street				Part 2: Creditors with Nonpriority Unsecured Claims

Case 18-25102 Doc 1 Filed 09/05/18 Entered 09/05/18 16:22:09 Desc Main Document Page 33 of 69 Andrew

Debtor 1	Tyler	Andrew	HARHE	pent	Page 33 of 6	Number (if known)
	First Name	Middle Name	Last Name			
Lake	County Clerk, 18 SC 3870			On which entry in Part 1 or Part 2 list the original creditor?		
Name 18 N	I. County St. Rm 101			Line 5	of (Check one):	Part 1: Creditors with Priority Unsecured Claims
Numb					_ (Part 2: Creditors with Nonpriority Unsecured Claims
Wau	kegan	IL	60085	Last 4 dig	its of account number	
City		State Zip Co	ode			
Blitt	and Gaines, PC, Bankruptcy	Dept.		On which	entry in Part 1 or Part 2 li	st the original creditor?
Name 661	Glenn Ave.			Line5	of (Check one):	Part 1: Creditors with Priority Unsecured Claims
Numb	er Street					Part 2: Creditors with Nonpriority Unsecured Claims
	eling		60090	Last 4 dig	its of account number	
City		State Zip C	ode			
Lake	e County Clerk, 18 SC 2357			On which	entry in Part 1 or Part 2 li	st the original creditor?
Name 18 N	I. County St. Rm 101			Line7	of (Check one):	Part 1: Creditors with Priority Unsecured Claims
Numb	er Street					Part 2: Creditors with Nonpriority Unsecured Claims
Wau	kegan		60085	Last 4 dig	its of account number	8897
City		State Zip Co	ode			
	Mandarich Law Group LLP, Bankruptcy Dept.			On which entry in Part 1 or Part 2 list the original creditor?		
	Name 420 N. Wabash Ave. Ste 400			Line7 of (Check one):	Part 1: Creditors with Priority Unsecured Claims	
Numb	er Street					Part 2: Creditors with Nonpriority Unsecured Claims
Chic	ago	IL	60611	Last 4 dig	its of account number	8897
City		State Zip C	ode			
Lake	e County Clerk, 18 SC 2433			On which	entry in Part 1 or Part 2 li	st the original creditor?
Name 18 N	I. County St. Rm 101			Line8	of (Check one):	Part 1: Creditors with Priority Unsecured Claims
Numb	Number Street					Part 2: Creditors with Nonpriority Unsecured Claims
Wau	kegan	IL	60085	Last 4 dig	its of account number	9839
City		State Zip Co	ode			
Blitt	and Gaines, PC, Bankruptcy	Dept.		On which	entry in Part 1 or Part 2 li	st the original creditor?
Name 661	Glenn Ave.			Line8	of (Check one):	Part 1: Creditors with Priority Unsecured Claims
Numb	er Street					Part 2: Creditors with Nonpriority Unsecured Claims
Whe	eeling	IL	60090	Last 4 dig	its of account number	9839
City		State Zip C	ode			
Lake County Clerk, 18 SC 2499				On which	entry in Part 1 or Part 2 li	st the original creditor?
Name 18 N	I. County St. Rm 101			Line 9 of (Check one):	Part 1: Creditors with Priority Unsecured Claims	
Numb	er Street					Part 2: Creditors with Nonpriority Unsecured Claims
Wau	kegan	IL	60085	Last 4 dig	its of account number	6698
City		State Zin Co	nde	_		

Doc 1 Filed 09/05/18 Entered 09/05/18 16:22:09 Desc Main Case 18-25102 Page 34 of 69
Case Number (if known) Document Tyler Andrew Debtor 1 Last Name Resurgence Legal Group, Bankruptcy Dept. On which entry in Part 1 or Part 2 list the original creditor? Line 9 of (Check one): Part 1: Creditors with Priority Unsecured Claims 3000 Lakeside Drive Suite 309-S Street Part 2: Creditors with Nonpriority Unsecured Claims Number

Bannockburn	IL 6	30015	Last 4 digits of account number	6698	
City	State Zip Co	ode			
State Collection Service, Bankruptcy Dept.			On which entry in Part 1 or Part 2 lis	st the original creditor?	
Name PO Box 6250			Line 13 of (Check one):	Part 1: Creditors with Priority Unsecured Claims	
Number Street				Part 2: Creditors with Nonpriority Unsecured Claims	
Madison		53716-025	Last 4 digits of account number		
City	State Zip Coo	de			
Receivables Management Partners, Bankrupt	by Dept.		On which entry in Part 1 or Part 2 lis	st the original creditor?	
Name 2250 E Devon			Line 19 of (Check one):	Part 1: Creditors with Priority Unsecured Claims	
Number Street				Part 2: Creditors with Nonpriority Unsecured Claims	
Ste 245					
Des Plaines	IL 6	60018	Last 4 digits of account number		
City	State Zip Cod	de			
Lake County Clerk, 10 SC 633			On which entry in Part 1 or Part 2 lis	st the original creditor?	
Name 18 N. County St. Rm 101			Line 20 of (Check one):	Part 1: Creditors with Priority Unsecured Claims	
Number Street				Part 2: Creditors with Nonpriority Unsecured Claims	
Waukegan	IL 6	60085	Last 4 digits of account number		
City	State Zip Coo	de			
Blitt and Gaines, PC, Bankruptcy Dept.			On which entry in Part 1 or Part 2 list the original creditor?		
Name 661 Glenn Ave.			Line 20 of (Check one):	Part 1: Creditors with Priority Unsecured Claims	
Number Street				Part 2: Creditors with Nonpriority Unsecured Claims	
Wheeling	IL 6	50090	Last 4 digits of account number		
City	State Zip Co	ode			

Tyler Debtor 1

Andrew

Document

Page 35 of 69 Case Number (if known)

Add the Amounts for Each Type of Unsecured Claim

			Total claim
Total claims	6a. Domestic support obligations	6a.	\$0.0
	6b. Taxes and Certain other debts you owe the government	6b.	\$1,643.0
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.0
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$20,991.0
	6e. Total. Add lines 6a through 6d.	6e.	\$22,634.
			Total claim
Total claims	6f. Student loans	6f.	\$0.0
ioni Pait 2	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.0
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$0.0
	6i. Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$42,895.4

		Caco 19 2	5102 Doc 1 I	ilod 00/05/19	Entered 09/05/18 16:22:09	Desc Main
Fill i	n this inf	ormation to identify			6 of 69	Dogo Main
Debt	or 1	Tyler	Andrew	Malewicki		
		First Name Kimberlee	Middle Name Dawn	Last Name Malewicki		
Debt (Spous	or 2 se, if filing)	First Name	Middle Name	Last Name		
Unite	ed States E	Bankruptcy Court for the	: <u>NORTHERN</u> District of _	<u>ILLINOIS</u>		
Case	Number _			(State)		Check if this is an
(If kn	own)					amended filing
<u>Offic</u>	ial Fo	orm 106G				
			Contracts and			12/1
nforma	tion. If m	ore space is needed	, copy the additional page	fill it out, number the en	n are equally responsible for supplying correct ntries, and attach it to this page. On the top of a	ny
	. •	•	id case number (if known).			
	-		racts or unexpired leases?		ou have nothing else to report on this form.	
					Schedule A/B: Property (Official Form 106A/B)	
ш	Yes. FIII	in all of the information	on below even it the contrac	its or leases are listed in 3	Scnedule A/B: Property (Official Form 106A/B)	
2. List	separate	ely each person or co	ompany with whom you ha	ve the contract or lease.	Then state what each contract or lease is for (f	or
exa	mple, rer	nt, vehicle lease, cell	· · ·		uction booklet for more examples of executory co	
une	xpired lea	ases.				
Pe	erson or o	company with whom	you have the contract or I	ease	State what the contract or lease	e is for
2.1						
	Name					
	Number	Street				
	City		State Zip	Code		
2.2						
	Name					
	Number	Street			•	
	City		State Zip	Code		
2.3						
	Name					
	Number	Street				
	City		State Zip	Code	-	
2.4						
	Name				_	
	Number	Street				
	City		State Zip	Code		
2.5						
	Name					
	Number-	Ctroot				
	Number	Street				
	City		State Zip	Code	-	

Fill in this inf	formation to identif	y your case:	
Debtor 1	Tyler	Andrew	Malewicki
	First Name	Middle Name	Last Name
Debtor 2	Kimberlee	Dawn	Malewicki
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court for th	ie : <u>NORTHERN</u> District of <u>II</u>	LLINOIS_
Case Number			(State)
(If known)			-

Official Form 106H

Schedule H: Your Codebtors

12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

	any Additional Pages, write your name date named (it known). Answer every question.							
1. [Оо у	ou have any codebtors? (If you are filing a joint case, do not list either spou	se as a codebtor.)					
[<u> </u>	lo.						
	Yes							
	2. Within the last 8 years, have you lived in a community property state or territory? (Community property states and territories include							
_	Arizona, California, Idaho, Lousiiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)							
		lo. Go to line 3.						
[Y	es. Did your spouse, former spouse, or legal equivalent live with you at the No	time?					
		Yes. Inwhich community state or territory did you live?	Fill in the n	name and current address of that person.				
		Name of your spouse, former spouse or legal equivalent						
		Number Street						
		City State	Zip Code					
3. I	n Co	lumn 1, list all of your codebtors. Do not include your spouse as a codeb	otor if your spouse	e is filing with you. List the person				
		n in line 2 again as a codebtor only if that person is a guarantor or cosig	_					
		dule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule E/F, or Schedule G to fill out Column 2.	edule G (Official Fo	orm 106G). Use Schedule D,				
	Co	lumn 1: Your codebtor		Column 2: The creditor to whom you owe the debt				
	00	ianin 1. Tour codestor		Check all schedules that apply:				
2.1	1			_				
3.1	-	ana Baumeister	_	Schedule D, line1				
		^{ame} i50 Surryse Rd		Schedule E/F, line				
		umber Street		Schedule G, line				
	_		60047 — Zip Code	_				
3.2			_	Schedule D, line				
	N	ame		Schedule E/F, line				
	N	umber Street	_	Schedule G, line				
	c	ity State :	 Zip Code					
3.3	_		_	Schedule D, line				
	N	ame		Schedule E/F, line				
	N	umber Street		Schedule G, line				
	c	ity State :	 Zip Code					

Official Form 106H Record # 790877 Schedule H: Your Codebtors Page 1 of 1

ebtor 1	Tyler	Andrew	Malewicki
	First Name	Middle Name	Last Name
ebtor 2	Kimberlee	Dawn	Malewicki
ouse, if filing)	First Name	Middle Name	Last Name

	ck if this is: An amended filing
=	A supplement showing post-petition
	chapter 13 income as of the following date:
	MM / DD / YYYY

Official Form 106I

Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	Titl: Describe Employment					
1.	Fill in your employment information		Debtor 1		Debtor 2 or non-filing spouse	
	If you have more than one job, attach a separate page with information about additional employers.	Employment status	X Employed Not employed		X Employed Not employed	
	Include part-time, seasonal, or self-employed work.	Occupation	Bid Manager		Accounts Payable Clerk	
	Occupation may Include student or homemaker, if it applies.	Employers name	All American Exte	rior Solutions	Blackjack Express	
		Employers address	150 Oakwood Rd.		25767 N Hillview Ct	
			Lake Zurich, IL 60	047	Mundelein, IL 60060	
		How long employed there?	Since 8/1/2016		Since 3/1/2018	
Pa	rt 2: Give Details About Month	ly Income				
	Estimate monthly income as of the spouse unless you are separated. If you or your non-filing spouse has lines below. If you need more space	ve more than one employer, comb	oine the information for a		, ,	
				For Debtor 1	For Debtor 2 or non-filing spouse	
2.	 List monthly gross wages, salary and commissions (before all payre deductions). If not paid monthly, calculate what the monthly wage wou 		•	\$1,718.45	\$3,250.00	
3.	Estimate and list monthly overti		\$0.00	\$0.00		
4.	Calculate gross income. Add line	e 2 + line 3.		\$1,718.45	\$3,250.00	

Official Form 106I Record # 790877 Schedule I: Your Income Page 1 of 2

Case 18-25102 Filed 09/05/18 Entered 09/05/18 16:22:09 Desc Main Doc 1 Page 39 of 69

Document Malewicki Tyler Andrew Debtor 1 Case Number (if known) _ First Name Middle Name Last Name

				For Debtor 1	For Debtor 2 or non-filing spouse	
	Copy	y line 4 here	4.	\$1,718.45	\$3,250.00	
5. Li		payroll deductions:				
		ax, Medicare, and Social Security deductions	5a. 	\$194.26	\$408.85	
		Mandatory contributions for retirement plans	5b. —	\$0.00	\$0.00	
	5c. V	oluntary contributions for retirement plans	5c. —	\$0.00	\$0.00	
	5d. F	Required repayments of retirement fund loans	5d. 	\$0.00	\$0.00	
		nsurance	5e. _	\$0.00	\$825.41	
	5f. C	Omestic support obligations	5f. —	\$0.00	\$0.00	
	5g. L	Inion dues	5g. 	\$0.00	\$0.00	
		Other deductions. Specify:	5h. 	\$0.00	\$0.00	
6. A d	ld the	payroll deductions . Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g +5h.	6. 	\$194.26	\$1,234.26	
7. Ca	lcula	te total monthly take-home pay. Subtract line 6 from line 4.	7.	\$1,524.18	\$2,015.74	
8. Lis	st all	other income regularly received:	_	_		
	8a.	Net income from rental property and from operating a business,				
		profession, or farm				
		Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total				
		monthly net income.	8a.	\$0.00	\$0.00	
	8b.	Interest and dividends	8b.	\$0.00	\$0.00	
	8c.	Family support payments that you, a non-filing spouse, or a	8c.	\$ 0.00	\$ 0.00	
		dependent regularly receive		· .		
		Include alimony, spousal support, child support, maintenance, divorce				
		settlement, and property settlement.				
	8d.	Unemployment compensation	8d.	\$0.00	\$0.00	
	8e.	Social Security	8e.	\$0.00	\$0.00	
	8f.	Other government assistance that you regularly receive	8f.	\$0.00	\$0.00	
		Include cash assistance and the value (if known) of any non-cash				
		assistance that you receive, such as food stamps (benefits under the				
		Supplemental Nutrition Assistance Program) or housing subsidies.				
		Specify:				
	8g.	Pension or retirement income	8g. 	\$0.00	\$0.00	
	8h.	Other monthly income. Specify:	8h	\$0.00	\$0.00	
9.	Add	all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h.	9	\$0.00	\$0.00	
10.	Calc	ulate monthly income. Add line 7 + line 9.	10.	\$1,524.18 +	\$2,015.74	\$3,539.92
	Add	the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	L	Ψ1,024.10	Ψ2,013.74	\$5,559.92
11.	Inclu other Do n	e all other regular contributions to the expenses that you list in Schedule de contributions from an unmarried partner, members of your household, you friends or relatives. ot include any amounts already included in lines 2-10 or amounts that are relative:	our dependen		Schedule J.	11\$0.00
12.		the amount in the last column of line 10 to the amount in line 11. The reset that amount on the Summary of Schedules and Statistical Summary of Ce		•	applies	12. \$3,539.92
13.		ou expect an increase or decrease within the year after you file this form			- p.p. 177	, 3,333,62
	x I					

Fill in this i	nformation to identify y	our case:				
Debtor 1	Tyler	Andrew	Malewicki	Check if this is:		
	First Name	Middle Name	Last Name	An amende	ed filing	
Debtor 2	Kimberlee	Dawn Middle Name	Malewicki			t-petition chapter 13
(Spouse, if filing)	First Name Rankruntov Court for the :	NORTHERN DISTRICT O	Last Name	income as	of the following o	date:
		NORTHERN DISTRICT O	I ILLINOIS	MM / DD / `	YYYY	
Case Numbe (If known)						
Official F	orm 106J				filing for Debtor separate house	2 because Debtor 2
	le J: Your Ex	nenses				12/15
			le are filing together, both a	are equally responsible for supplyi	ng correct inform	
more space is question.	needed, attach another	sheet to this form. On th	ne top of any additional pag	ges, write your name and case nun	nber (if known). A	nswer every
Part 1:	Describe Your Household	ı				
1. Is this a jo	int case?					
No.	Go to line 2.					
X Yes.	Does Debtor 2 live in a	separate household?				
	X No.					
	Yes. Debtor 2 mu	st file a separate Schedul	e J.			
2. Do you	have dependents?	X No		Dependent's relationship to	Dependent's	Does dependent live
Do not I	ist Debtor 1 and	Yes. Fill out	this information for	Debtor 1 or Debtor 2	age	with you?
Debtor 2	2.	each depend	dent			X No
	state the dependents'					Yes
names.						X No
						Yes
						X No
						Yes
						X No
						Yes
						X No
						Yes
3. Do you	r expenses include	X No				
	es of people other than f and your dependents?	H				
	Estimate Your Ongoing N					
			ess you are using this form	as a supplement in a Chapter 13 o	case to report	
expenses as of the applicable		ruptcy is filed. If this is a	supplemental Schedule J,	check the box at the top of the for	m and fill in	
		ash government assista	nce if you know the value			
of such assis	tance and have include	d it on Schedule I: Your	Income (Official Form 106I.))	•	Your expenses
4. The ren	tal or home ownership	expenses for your reside	ence. Include first mortgage	payments and		
	t for the ground or lot.				4.	\$280.00
	cluded in line 4:					
	eal estate taxes				4a.	\$500.00
	roperty, homeowner's, or				4b.	\$180.00
	ome maintenance, repair				4c.	\$0.00 \$0.00
4d. H	omeowner's association	or condominium dues			4d.	φυ.υυ

Schedule J: Your Expenses

Tyler Andrew Debtor 1

Middle Name

First Name

Document

Last Name

Page 41 of 69 Case Number (if known) __

Your expenses \$0.00 5 Additional Mortgage payments for your residence, such as home equity loans 6. **Utilities:** \$175.00 6a. 6a. Electricity, heat, natural gas \$60.00 6b. Water, sewer, garbage collection \$400.00 Telephone, cell phone, internet, satellite, and cable service \$ 0.00 Other. Specify: 6d. \$450.00 7. 7. Food and housekeeping supplies \$0.00 8. 8. Childcare and children's education costs \$25.00 9. Clothing, laundry, and dry cleaning 10. \$0.00 Personal care products and services 10. \$25.00 11. Medical and dental expenses 11. \$339.00 **Transportation.** Include gas, maintenance, bus or train fare. 12. Do not include car payments. \$20.00 13. Entertainment, clubs, recreation, newspapers, magazines, and books \$0.00 Charitable contributions and religious donations 14. 14. 15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. \$0.00 15a. 15a Life insurance \$0.00 15b. Health insurance 15b. \$110.00 15c. Vehicle insurance 15c. \$0.00 15d. 15d. Other insurance. Specify: 16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. \$0.00 16 17. Installment or lease payments: \$0.00 17a. 17a. Car payments for Vehicle 1 \$0.00 17b. Car payments for Vehicle 2 17b \$0.00 17c. 17c. Other. Specify:_ \$0.00 17d. Other. Specify: 17d. 18. Your payments of alimony, maintenance, and support that you did not report as deducted \$0.00 from your pay on line 5, Schedule I, Your Income (Official Form 106I). 18. 19. Other payments you make to support others who do not live with you. \$0.00 19. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. Mortgages on other property 20a. \$ 0.00 20b. \$ 0.00 20b. Real estate taxes \$ 0.00 20c. Property, homeowner's, or renter's insurance 20c. \$ 0.00 20d. 20d. Maintenance, repair, and upkeep expenses \$ 0.00 20e 20e. Homeowner's association or condominium dues

Official Form 106J Record # 790877 Case 18-25102 Doc 1 Filed 09/05/18 Entered 09/05/18 16:22:09 Desc Main Document Page 42 of 69

Debtor	1 Tyler	Andrew	Malewicki	Page 42 01 69 Case Number (if known)		
	First Name	Middle Name	Last Name	· , ,		
21.	Other. Spec	cify: Pet Care (\$5.00),			21.	\$5.00
22		ly expense: Add lines 4 through 21.			22.	\$2,569.00
	The result is	your monthly expenses.				
23.	Calculate yo	our monthly net income.				
	23a. C	Copy line 12 (your comibined monthly in	ncome) from Schedule I.		23a.	\$3,539.92
	23b. C	Copy your monthly expenses from line	22 above.		23b. -	\$2,569.00
		Subtract your monthly expenses from y	our monthly income.		23c.	\$970.92
	'	The result is your monthly net income.				
24.	Do you expe	ect an increase or decrease in your e	xpenses within the year after	you file this form?		
	For example	e, do you expect to finish paying for you	r car loan within the year or d	o you expect your		
	mortgage pa	ayment to increase or decrease becaus	e of a modification to the term	s of your mortgage?		
	Yes.	Explain Here:				
		·				

 Official Form 106J
 Record #
 790877
 Schedule J: Your Expenses
 Page 3 of 3

Fill in this in	formation to identif	fy your case:						
Debtor 1	Tyler	Andrew	Malewicki					
	First Name	Middle Name	Last Name					
Debtor 2	Kimberlee	Dawn	Malewicki					
(Spouse, if filing)	First Name	Middle Name	Last Name					
	United States Bankruptcy Court for the : NORTHERN District of ILLINOIS (State)							
Case Number Check if this i								

Official Form 106 Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below	
Did you now as sares to now someone who is NOT	T an atternay to halp you fill out hankruntay forms?
<u> </u>	Γ an attorney to help you fill out bankruptcy forms?
No	
Yes. Name of Person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
Under penalty of perjury I declare that I have rea	d the summary and schedules filed with this declaration and that they are true and
correct.	a the summary and senedates med with this decoulation and that they are that and
🗶 /s/ Tyler Andrew Malewicki	✗ /s/ Kimberlee Dawn Malewicki
Signature of Debtor 1	Signature of Debtor 2
22/22/22/2	2010010010
Date 08/23/2018 MM / DD / YYYY	Date 08/23/2018 MM / DD / YYYY
ואואו / טט / זייין	ואוא / טט / זווו

Case 18-25102 Doc 1 Filed 09/05/18 Entered 09/05/18 16:22:09 Desc Main Document Page 44 of 69

Fill in this in	formation to identi	fy your case:	
Debtor 1	Tyler First Name	Andrew Middle Name	Malewicki Last Name
Debtor 2	Kimberlee	Dawn	Malewicki
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court for t	he: <u>NORTHERN</u> District of	ILLINOIS (State)
Case Number (If known)			(State)

Official Form 107

Statement of Financial Affairs for Individuals Filing for Bankruptcy

04/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Hullik	er (II Known). Answer every question.			
Pa	111: Give Details About Your Marital Status and Where Yo	u Lived Before		
01.	What is your current marital status?			
	Married			
	Not married			
	_			
02	During the last 3 years, have you lived anywhere other that	n where you live now	?	
	No.	and to should only and		
	Yes. List all of the places you lived in the last 3 years. Do	not include where yo	u live now.	
	Debtor 1	Dates Debtor 1	Debtor 2:	Dates Debtor 2
		lived there		lived there
	Nithin the last 8 years, did you ever live with a spouse or lo property states and territories include Arizona, California, l			
	and Wisconsin.)			
	■ No. Yes. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H)		
		omolari om room.		
Pa	Explain the Sources of Your Income			

Case 18-25102 Doc 1 Filed 09/05/18 Entered 09/05/18 16:22:09 Desc Main Document Page 45 of 69

Debtor 1 Tyler Andrew Malewicki Case Number (if known) First Name Middle Name Last Name 04 Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. ☐ No. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Check all that apply (before deductions and Check all that apply (before deductions and exclusions) exclusions) Wages, commissions, Wages, commissions, \$13,585 \$18,300 From January 1 of current year until bonuses, tips bonuses, tips the date you filed for bankruptcy: Operating a business Operating a business Wages, commissions, \$57,053 husband & Wages, commissions, \$57,053 husband & For last calendar year: bonuses, tips bonuses, tips (January 1 to December 31, 2017) wife combined gross wife combined gross Operating a business Operating a business income income Wages, commissions, \$30,893 husband & Wages, commissions, \$30,893 husband & For the calendar year before that: bonuses, tips bonuses, tips wife combined gross wife combined gross (January 1 to December 31, 2016) Operating a business Operating a business income income 05 Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Describe below. (before deductions and Describe below. (before deductions and exclusions) exclusions) \$19,980 Scratch Lottery For last calendar year: winnings (January 1 to December 31, 2016) List Certain Payments You Made Before You Filed for Bankruptcy

Case 18-25102 Doc 1 Filed 09/05/18 Entered 09/05/18 16:22:09 Desc Main Document Page 46 of 69

	Tyler	Andrew	Malewicki	i age 40 c			
btor 1	First Name	Middle Name	Last Name		Case Number (if known)		
Are	e either Debtor 1's or	Debtor 2's debts primarily	consumer debts?				
, AI	citilei Bebloi i 3 oi	Debtor 2 3 debts primarily	consumer debts.				
П	No. Neither Debtor	1 nor Debtor 2 has primarily	y consumer debts. Co	onsumer debts are def	ined in 11 U.S.C. § 101(8)	as	
		individual primarily for a pers	-		• , ,		
	During the 90 d	ays before you filed for bank	ruptcy, did you pay an	y creditor a total of \$6,	,425* or more?		
	☐ No. Go to li	ine 7.					
	Yes. List be	elow each creditor to whom y	ou paid a total of \$6,4	25* or more in one or	more payments and the		
	total amour	nt you paid that creditor. Do r	not include payments f	or domestic support of	bligations, such as		
	child suppo	ort and alimony. Also, do not	include payments to a	n attorney for this banl	kruptcy case.		
	* Subject to adjustm	ent on 4/01/19 and every 3 y	ears after that for cas	es filed on or after the	date of adjustment.		
_							
		ebtor 2 or both have primar	-				
	During the 90	days before you filed for ban	kruptcy, did you pay a	ny creditor a total of \$6	600 or more?		
	No. Go to li	ine 7.					
	Yes. List be	elow each creditor to whom y	ou paid a total of \$600	or more and the total	amount you paid that		
	creditor. Do	not include payments for do	omestic support obliga	tions, such as child su	pport and		
	alimony. Al	so, do not include payments	to an attorney for this	bankruptcy case.			
			Dates of	Total amount paid	d Amount you still	owe	Was this payment for
			payments	Total amount pare	ranount you out		True tine paymont form
age suc	•	u are an officer, director, per a business you operate as a d alimony.			-		-
_	Yes. List all payment	ts to an insider					
			Dates of	Total amount	Amount you still	Reason	n for this payment
			payment	paid	owe		· · · · · · · · · · · · · · · · · · ·
	thin 1 year before you insider?	filed for bankruptcy, did you	make any payments of	or transfer any property	y on account of a debt that	benefited	
		ots guaranteed or cosigned b	y an insider.				
	No.						
	Yes. List all payment	ts to an insider.					
ш			Dates of	Total amount	Amount you still	Reason	n for this payment
			payment	paid	owe		creditor's name
Dard	Identify Level e	ctions, Repossessions, and F					
Part 4	identity Legal at	ctions, Repossessions, and I	oreciosures				

Case 18-25102 Doc 1 Filed 09/05/18 Entered 09/05/18 16:22:09 Desc Main Document Page 47 of 69

	First Name Middle Name	Last Name		
Wit	hin 1 year before you filed for bankruptcy, were	you a party in any lawsuit, cou	rt action, or administrative proceeding?	
		es, small claims actions, divorce	es, collection suits, paternity actions, support or	custody
mo	difications, and contract disputes.			
	No.			
	Yes. Fill in the details.			
_		Nature of the case	Court or agency	Status of the case
	Barclays Bank Delaware VS Tyler	Contracts	Circuit Court of Lake County	Pending
		Contracts		- =
	Malewicki			On appeal
	CASE NUMBER#18SC2308			Concluded
				_
	Barclays Bank V Kimberlee Malewicki	Contracts	Circuit Court of Lake County	Pending
	Case 18SC2898			On appeal
				Concluded
				_
	0 110 0 110 7			= p ::
	Capital One Bank VS Tyler Malewicki	Contracts	Circuit Court of Lake County	
	CASE NUMBER#18SC3870			On appeal
				Concluded
				_
	JH Portfolio Debt Equuities V Kimberlee	Contracts	Circuit Court of Lake County	Pending
				On appeal
				_
	Case 18SC2387			Concluded
				_
	Lvnv Funding VS Tyler Malewicki	Contracts	Circuit Court of Lake County	Pending
	CASE NUMBER#18SC2499			On appeal
				Concluded
				_
	Midland Funding VS Tyler Malewicki	Contracts	Circuit Court of Lake County	Pending
		Contracts	Origin Court of Lake County	
	CASE NUMBER#18SC2433			On appeal
				Concluded
				_
		any of your property repossess	ed, foreclosed, garnished, attached, seized, or le	evied?
Che	eck all that apply and fill in the details below.			
	No. Go to line 11			
	Yes. Fill in the information below.			
Wit	hin 90 days before you filed for bankruptcy, o	did any creditor, including a ba	ank or financial institution, set off any amount	s from your accounts
or I	efuse to make a payment because you owed	a debt?		
	No. Go to line 11			
=	Yes. Fill in the information below.			
_		s any of your property in the	possession of an assignee for the benefit of c	reditors. a
	rt-appointed receiver, a custodian, or anothe		described of all accordance for the benefit of the	
_	No.			
=	Yes.			
_				

Case 18-25102 Doc 1 Filed 09/05/18 Entered 09/05/18 16:22:09 Desc Main Document Page 48 of 69

Debto	r 1	Tyler	Andrew	Malewicki	Case Number (if kr.	own)	
		First Name	Middle Name	Last Name			
13	Wit	hin 2 years before yo	u filed for bankruptcy, did	you give any gifts with a total va	lue of more than \$600 per pers	on?	
		No.					
		Yes. Fill in the details	for each gift.				
14	Wit	hin 2 years before yo	u filed for bankruptcy, did	you give any gifts or contribution	ns with a total value of more th	an \$600 to any ch	arity?
		No.					
		Yes. Fill in the details	for each gift.				
Pa	art 6	List Certain Loss	es				
		hin 1 year before you nbling?	filed for bankruptcy or sin	nce you filed for bankruptcy, did	you lose anything because of t	heft, fire, other dis	saster, or
		No.					
		Yes. Fill in the details	for each gift.				
Pa	art 7	List Certain Payn	nents or Transfers				
	con Incl	nsulted about seeking lude any attorneys, ba No.	bankruptcy or preparing a	ou or anyone else acting on you a bankruptcy petition? rs, or credit counseling agencies			ou
		Yes. Fill in the details					
		Party Contact Info		Description and value of any	property transferred	Date payment or transfer	Amount of payment
		Geraci Law L.L.C.					Payment/Value:
		55 E. Monroe Street	#3400				\$4,000.00: \$0.00 paid prior to filing,
		Chicago,IL 60603					balance to be paid
							through the plan.
		Dowley Contact Info		Decement on and value of any	nuanautu tuanafausad	Data navement	Amount of novement
		Party Contact Info		Description and value of any	property transferred	Date payment or transfer	Amount of payment
		Hananwill Credit Co	unselina	Credit Counseling Services		2018	\$25.00
		115 N. Cross St.	<u></u>				
		Robinson, IL 62454					
17	18/:4	hin 4 waar hafara wax	filed for bonker, did		w half now as transfer any me		ula o
	pro	mised to help you de		ou or anyone else acting on you make payments to your creditonated oted on line 16.		pperty to anyone w	mo
		No.					
	$\overline{\Box}$	Yes. Fill in the details.					
	_						
				you sell, trade, or otherwise tran	sfer any property to anyone, o	ther than property	,
	Incl	lude both outright tra		as security (such as the granting ready listed on this statement.	g of a security interest or mort	gage on your prop	perty).
		No.					
	=	Yes. Fill in the details	for each gift.				
	_		-				

Case 18-25102 Doc 1 Filed 09/05/18 Entered 09/05/18 16:22:09 Desc Main Document Page 49 of 69

Debtor '	1 Tyler	Andrew	Malewicki	Case I	Number (if known)	
	First Name	Middle Name	Last Name			
	-	you filed for bankrup re often called asset-p	tcy, did you transfer any property rotection devices.)	to a self-settled trust or s	similar device of which	you are a
ı	No.					
	Yes. Fill in the deta	ils for each gift.				
Par	List Certain Fi	nancial Accounts, Instr	uments, Safe Deposit Boxes, and Sto	rage Units		
s	old, moved, or transf	erred?	y, were any financial accounts or in	-	· ·	
	ouses, pension fund		r other financial accounts; certifica ciations, and other financial institut	- · · · · · · · · · · · · · · · · · · ·	i banks, credit unions,	brokerage
	No. Yes. Fill in the deta	ils.				
			Last 4 digits of account number	Type of account or instrument	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer
	o you now have, or cash, or other valuable	-	rear before you filed for bankruptcy	y, any safe deposit box o	r other depository for	securities,
	No. Yes. Fill in the deta	ils.				
-	_		Who else had access to it?	Describe the conte	nts	Do you still have it?
22 H	lave you stored prop	erty in a storage unit o	or place other than your home with	in 1 year before you filed	for bankruptcy?	
ı	No.					
[Yes. Fill in the deta	ils.				-
			Who else has or had access to it?	Describe the conte	nts	Do you still have it?
Par	Identify Proper	rty You Hold or Control	for Someone Else			
	o you hold or contro or someone.	I any property that so	meone else owns? Include any pro	perty you borrowed from	ı, are storing for, or ho	old in trust
	No.					
[Yes. Fill in the deta	ils.	Where is the property?	Describe the prope	ut.,	Value
			where is the property?	Describe the prope	ity	value
Pari	Give Details A	bout Environmental Info	ormation			
For th	ne purpose of Part 10	, the following definition	ons apply:			
ha	azardous or toxic sub	stances, wastes, or m	or local statute or regulation concu laterial into the air, land, soil, surfa the cleanup of these substances, v	ce water, groundwater, o	•	
	=	n, facility, or property ate, or utilize it, includ	as defined under any environment ling disposal sites.	al law, whether you now	own, operate, or utiliz	e
			ronmental law defines as a hazardo ntaminant, or similar term.	ous waste, hazardous sul	ostance, toxic	
Repo	rt all notices, release	s, and proceedings th	at you know about, regardless of w	hen they occurred.		
24 H	las any governmenta	I unit notified you that	you may be liable or potentially lia	able under or in violation	of an environmental la	aw?
	No.					
[Yes. Fill in the deta	ils.	Covernmental unit	Environmental	if you know it	Date of notice
			Governmental unit	Environmental law,	ii you kilow it	Date of notice

Case 18-25102 Doc 1 Filed 09/05/18 Entered 09/05/18 16:22:09 Desc Main Document Page 50 of 69

Debtor 1	Tyler	Andrew	Malewicki	Case Number (if known)
	First Name	Middle Name	Last Name	

25	Have you notified any governmental unit of any release of hazardous material?					
	No.					
	Yes. Fill in the details.	Governmental unit	E	avironmental law if you know it	Date of notice	
		Governmental unit	E	nvironmental law, if you know it	Date of notice	
26	Have you been a party in any judicial or adm	inistrative proceeding under a	ny environme	ental law? Include settlements and ord	lers.	
	No.					
	Yes. Fill in the details.	Court or against	N	ature of the case	Status of the case	
		Court or agency	N	ature of the case	Status of the case	
Pa	Give Details About Your Business or C	onnections to Any Business				
27	Within 4 years before you filed for bankrupto	cy, did you own a business or h	ave any of th	e following connections to any busin	ess?	
	A sole proprietor or self-employed in	a trade, profession, or other ac	tivity, either	full-time or part-time		
	A member of a limited liability compa	ny (LLC) or limited liability part	nership (LLF)		
	A partner in a partnership					
	An officer, director, or managing exec	•				
	An owner of at least 5% of the voting	or equity securities of a corpor	ration			
	No. None of the above applies. Go to Part	12.				
	Yes. Check all that apply above and fill in t	he details below for each busine	ess.			
00						
28	Within 2 years before you filed for bankrupto institutions, creditors, or other parties.	cy, did you give a financial state	ement to any	one about your business? Include all	financial	
	No.					
	Yes. Fill in the details.					
		Date issued				
Pa	rt 12: Sign Below					
ı	have read the answers on this Statement of I	Financial Affairs and any attach	ments, and I	declare under penalty of perjury that	the	
	answers are true and correct. I understand that n connection with a bankruptcy case can res				by fraud	
	18 U.S.C. §§ 152, 1341, 1519, and 3571.	ait iii iiiios up to \$200,000, or iii	nprisonincii	ior up to 20 years, or both.		
	★ /s/ Tyler Andrew Malewicki	🗶 /s/ Ki	imberlee Da	wn Malewicki		
	Signature of Debtor 1		ture of Debto			
	Date 08/23/2018	Date	08/23/2018			
	MM / DD / YYYY		MM / DD /	YYYY		
ı	Did you attach additional pages to <i>Your State</i> .	ment of Financial Affairs for Inc	dividuals Fili	ng for Bankruptcy (Official Form 107)	?	
	_					
	■ No □ Yes					
	_					
ı	Did you pay or agree to pay someone who is i	not an attorney to help you fill o	out bankrupto	cy forms?		
	No					
	Yes. Name of person		At	tach the Bankruptcy Petition Preparer's Declaration, and Signature (
				Deciaration, and Signature (Omolai i Omi i 19).	

Case 18-25102 Doc 1 Filed 09/05/18 Entered 09/05/18 16:22:09 Desc Main Document Page 51 of 69

B2030 (Form 2030) (12/15)

Malewicki / Debtors

In re

United States Bankruptcy Court

NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Tyler Andrew Malewicki and Kimberlee Dawn	Case No:

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR

Chapter:

Chapter 13

1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept \$4,000.00

Prior to the filing of this statement I have received \$0.00

Balance Due \$4,000.00

2. The source o	f the compe	nsation paid	to me was:
------------------------	-------------	--------------	------------

Debtor(s)	Other: (specify)

3. The source of compensation to be paid to me is:

Debtor(s)		Other:	(specify)
-----------	--	--------	-----------

- I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.
 - I have agreed to share the above-disclosed compensation with a other person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.
- In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:
 - Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
 - b. Preparation and filing of any petition, schedules, statements of affairs and plan which may be required;
 - c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
- 6. By agreement with the debtor(s), the above-disclosed fee does not include the following service:

Record # 790877 Page 1 of 1

Case 18-25102

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National Headpharters for Monrpeatine 528400 60 cago, IL 60603

l-866-925-1313 www.infotapes.com

Date: 8/9/2018 Consultation Attorney: MEL

Record #: 790-877

Desc Main



Attorney Retainer Agreement Chapter 13 x Will The undersigned hires Geraci Law L.L.C. for representation in a Chapter 13 bankruptcy. I have signed and received a copy of any "Court Approved Retention Agreement" (CARA) or "Rights and Responsibilities" (RR) between Chapter 13 Debtors and their Attorneys" Any terms that conflict with it are null and void. I agree to comply with those terms. Attorney fees for filed Chapter 13 Bankruptcy shall be \$ the CARA or RR if applicable. I have been advised of my Chapter 7 alternative and choose to file Chapter 13 instead even though it usually costs more. More than 1 attorney or paralegal will work on my case. I will use CLIENT CORNER and read all material on it and the Geraci Law Website. x EES: In addition to Attorney fees you agree to pay any court costs, educational course costs, \$25 for postage; \$15 for copies; PACER charges up to \$5.00 where a motion to extend or impose stay is necessary and prior case was not with us; actual costs of certified mail. Any amount not paid by me prior to the case being filed shall be paid ahead of creditors through the Chapter 13 Trustee. The CARA fee is a flat fee, but my attorneys may apply to the court for additional fees based on the following hourly rates: Attorney- \$275/hr; Senior Attorney- \$375/hr; Supervising Attorney-\$450/hr; Paralegal-\$85/hr; Senior Paralegal-\$150/hr. if allowed by the CARA or court order, such as excessive work, motions, evidentiary hearings, adversary proceedings or appeals. Fees are "flat fees" and "advance payment retainers" for pre-filing and pre-confirmation work, become property of this firm on payment, and are deposited into the firm's operating account. I can choose to pay on an hourly basis, but flat fee usually results in me paying less. Payments are applied to the "flat fee". If this contract is terminated by either party prior to the filing of the case, we will refund unearned fees. If I close my file, my case is dismissed or breach this contract I agree to pay for the work done. In Wisconsin, I can submit fee disputes to binding arbitration within 30 days with the Wisconsin Lawyers fund for Client Protection(c/o State Bar of Wisconsin, P.O. Box 7158, Madison, WI 53707-7158) I assign to my attorney all amounts tendered as filing fees or court costs and authorize my attorney to transfer said funds from his trust account to his operating account in payment of all outstanding fees owed by me if case is not filed. Attorney fees and costs get paid before my creditors before mortgage arrears, and vehicles scheduled to be paid in the plan, start getting paid. Vehicles may be scheduled to get a small payment to cover depreciation each month, like \$15-100, until attorney fees are paid, then the vehicle gets larger payments, so the vehicle is paid in about the same time as it would be if the attorney fees were not first. RESULT: if I fail to complete the plan, I may end up paying my attorney but not as much on my vehicle and mortgage arrears and other creditors, so I will to do my best to complete the plan. Injury or other claims or property I now have or acquire after filing Chapter 13, I must disclose to Geraci law and the Chapter 13 trustee and to the Bankruptcy Court and my creditors, in a filed amendment and obtain authority to keep them or pay those claims to the Trustee. PLAN: My estimated payment is \$50-IK per month for 36-60 months based on the information I have provided, including income, expenses, assets and debts. The payment or length may need to be increased for all or part of the plan term. The Court, Chapter 13 Trustee or creditors could object to my proposed Chapter 13 payment, which may cause it to increase. I agree to read my petition and plan and study it before signing it so I know what is included, INCLUDING what debts, assets property and exemptions I am claiming, and to make full disclosure to every question TAX REFUNDS or other income during plan: I will send my IRS and state tax returns to my attorney or the Trustee each year. I will turn over refunds, additional income or assets to the Trustee unless I am already paying my creditors 100%. If my income or expenses change, my plan payment may have to change. If I am eligible to receive a tax refund during my Chapter 13, I may have to send it to the Chapter 13 Trustee unless I am specifically advised that I do not need to. If I receive any significant sums of money other than through employment, including but not limited to life insurance proceeds, workers compensation award, personal injury or other court settlement, I MUST notify my attorney immediately and I may have to pay some or all of the funds into my Chapter 13 plan. I will make sure if I get INJURED or get A CLAIM after filing I WILL DISCLOSE IT BY AMENDING MY CASE. Plan payment includes all debts I list, unless plan states otherwise: I may be paying some creditors directly. My plan payment does NOT include include future mortgage, rent, condo fees and support payments; criminal fines/court fees; rent/lease arrears; student loan principal and interest unless 100% planned to unsecured creditors, sold property taxes; debts incurred after the case is filed, including any taxes or HOA fees as long as the property is in my name; other Student loans: are usually NEVER paid 100% in a Chapter 13, so my student loans will CONTINUE to accrue interest, and if I don't pay them affectly they will be even larger at the end of the plan, so I have been told about this and I will deal with my student loans myself directly Debts not discharged if not paid in full: student loans; educational debts; tax debt interest; unfiled or late filed tax debts; undisclosed bute-support/maintenance debts; debts incurred by fraud, or debts listed in your red folder or found non-dischargeable by a Judge. Our Representation is limited to Bankruptcy Court until Discharge or case closing of this bankruptcy. We do not represent you in state-court, or in loan modifications, short sales, etc. Any delay in filing could result in judgments or liens we can't eliminate in bankrupcy. When this case is closed by the Clerk or you receive a discharge, whichever is first, our representation of you ends. Changes after this: I cannot transfer any property or incur any credit or debt without the express permission of my attorney or the Court and injust, make full disclosure of all income, expenses, debts and assets in my initial consultation and on my bankruptcy petition. No Discharge 🕅 fail to remain current in a domestic support obligation (DSO), or fail to certify to the Court that I have remained current in DSGormertgage payments, or if Itail to take my financial management class. I have received the 11 U.S.C § 527(a) disclosures on a separate sheet. x Kymbulle iO-Mulawicki
Kimberlee Malewicki (Joint Debtor) yler Malewicki (Deblor) Representing Geraci Law L.L.C. Attorney for the Debto rev 171129

Case 18-251 (GERACII LAW edd 10.97/05 Black reporteey each of 9/10/5/1/28/tto 12/29/29 Desc Main Documents Nu Ranger 53 of 69

FEE PRIORITY CHAPTER 13 DISCLOSURE: This disclosure explains the payment structure in your Chapter 13 and its effects. It is a supplement to your signed Court Approved Retention Agreement, and does not change any of its terms.

ATTORNEY FEES PAID THROUGH CHAPTER 13: Before filing your Chapter 13, you paid \$_0.00 toward our attorneys' fees for the bankruptcy. We agreed with you that the remaining balance on **attorneys' fees of \$_4,000.00**, plus any costs advanced or billed, will be paid to us over time through your Trustee payments if the Court approves our Application. Pre-confirmation payments to Geraci Law LLC are held by the Trustee and disbursed to Geraci Law LLC upon confirmation or dismissal(whichever is earlier).

ORDER OF PAYMENTS: Unless treated otherwise in your Plan, creditor's claims will be paid by the Trustee pro rata in the following order: (1) post-filing mortgage payments (if being paid in the Chapter 13); (2) monthly payments on non-mortgage secured claims (such as secured car loans); (3) costs of administration (such as our remaining attorneys' fees balance above); (4) mortgage arrears; (5) priority unsecured claims other than costs of administration; (6) special class of unsecured claims; and (7) other unsecured claims. Your Chapter 13 does NOT propose to alter this order of payments.

RATE OF PAYMENT IN YOUR PLAN: Your Chapter 13 plan proposes to pay \$ 970.00 per month for at least 58 months. This amount may change depending on various factors such objections or claims filed. The Trustee will deduct an estimated 4-9% fee on each payment you make. Under the above priority order and subject to court approval or subsequent amendments, the Trustee will pay, pursuant to confirmed plan terms, the following estimated amounts out of your monthly payment:

The Trustee will first deduct \$_58.20 /month in fees, then the Trustee will pay creditors and attorney fees as follows:

- 1. Before Confirmation: \$911.80/month to Geraci Law L.L.C.
- 2. After Confirmation: \$911.80/month to Geraci Law L.L.C.
- 3. After our fees are paid off, the Trustee pays priority unsecured claims from funds available.
- 4. After priority unsecured claims are paid off, the Trustee pays other allowed unsecured claims pro rata from funds available until plan payments are complete.

EFFECT ON YOUR CREDITORS DUE TO PRIORITY OF PAYMENTS: Our <u>attorneys' fees get paid before</u> certain creditors as outlined above. If your Chapter 13 case is dismissed or converted to a Chapter 7 (if eligible), or you do not receive a discharge for any other reason, the balances owed to creditors could be larger (due to interest) or not as low as they would've been had you paid the creditors directly instead of paying the Trustee.

EFFECT ON YOU DUE TO PRIORITY OF PAYMENTS: If your Chapter 13 case is dismissed or converted to a Chapter 7 (if eligible), or you do not receive a discharge for any other reason, this means that it may be more difficult or impossible to afford to catch up on unsecured loans (such as parking tickets which could lead to being on the boot list or cause drivers' license suspension). Examples of reasons for dismissal include but are not limited to: failure to make the required Trustee payment, failure to turn over tax refunds if required, etc.

UNDERSTOOD & ACCEPTED BY SIGNATURE BELOW:

Tyler Malewicki

alewicki

Ato: X Kimberlee

<u>Chrousla barrotusc</u> Kimberlee Malewicki

1

-23-18

Date:

Mark Levine, Attorney for Geraci Law L.L.C. Chapter 13 Attorney Fee Priority Disclosure

790877

UNITED STATES BANKER 54 TOY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on dr after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule, and explain how and when the attorney's fees and the trustee's fees are determined and paid.



- Case 18-25102 Doc 1 Filed 09/05/18 Entered 09/05/18 16:22:09 Desc Main 3. Personally review with the debto pand ment the complete personal plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.
- 6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and when the case is called for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO

1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.

7

PFG Rec# 790-877 CARA Page 2 of 6

- Case 18-25102 Doc 1 Filed 09/05/18 Entered 09/05/18 16:22:09 Desc Main 2. Inform the debtor that the debtor Pagst be plunct and a point filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.
- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307 (a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.



PFG Rec# 790-877

CARA Page 3 of 6

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3. If the case is converted to a case under chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the chapter 7 case for any unpaid fees and expenses, pursuant to section 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.



The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:

- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows: purpose: provide some money for attorney without waiting 6 months. Advantage to debtor: costs client less by reducing administrative expense and encouraging efficiency rather than charging by hour and submitting bills.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;



- Case 18-25102 Doc 1 Filed 09/05/18 Entered 09/05/18 16:22:09 Desc Main
- Any portion of the retainer that is the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing.

E. CONDUCT AND DISCHARGE

- 1. Improper conduct by the attorney. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. Improper conduct by the debtor. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

[Remaining page intentionally left blank]



Case 18-25102 Doc 1 Filed 09/05/18 Entered 09/05/18 16:22:09 Desc Main F. ALLOWANCE AND PAYNDEISUMOEPIATT DROPESS OF LES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$ 4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$310.00

3. Before signing this agreement, the attorney has received ,\$

toward the flat fee, leaving a balance due of \$ 4,000; and \$ 310

for expenses,

leaving a balance due of \$_______

4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date: 8 / 23/ 201

Signed:

Debtor(s)

Attorney for

ebtor(s)

Do not sign this agreement if the amounts are blank.

Case 18-25102 Doc 1 Filed 09/05/18 Entered 09/05/18 16:22:09 Desc Main Document Page 60 of 69

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Tyler Andrew Malewicki and Kimberlee Dawn Malewicki / Debtors

In re

Bankruptcy Docket #:

Judge:

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 08/23/2018 /s/ Tyler Andrew Malewicki

Tyler Andrew Malewicki

X Date & Sign

X Date & Sign

Dated: 08/23/2018 /s/ Kimberlee Dawn Malewicki

Kimberlee Dawn Malewicki

^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

Document Page 61 of 69 In re Tyler Andrew Malewicki and Kimberlee Dawn Malewicki / Debtors UNITED STATES BANKRUPTCY COURT

NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly- addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are

Record # 790877 B 201A (Form 201A) (11/11) Page 1 of 2

Form B 201A, Notice to Consumer Debtor(s) In re Tyler Andrew Malewicki and Kimberlee Dawn Malewicki / De

Page 2

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filling fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: 08/23/2018	/s/ Tyler Andrew Malewicki		
	Tyler Andrew Malewicki		
Dated: 08/23/2018	/s/ Kimberlee Dawn Malewicki		
	Kimberlee Dawn Malewicki		
Dated: 09/04/2018	/s/ Mark Eric Levine		
	Attorney: Mark Eric Levine		

Document Page 63 of 69

Debto	r1 Tyler	Andrew	Malewicki	Case Nu	mber (if known)	<u> </u>
	First Name	Middle Name	Last Name			
Par	1 6: Answer These Question	s for Reporting Purposes				
16.	What kind of debts do you have?	as "incurred by ar No. Go to line Yes. Go to line 16b. Are your debts money for a busin No. Go to line Yes. Go to line	ne 17. primarily business deb ness or investment or throug a 16c.	ersonal, family, or hous ts? <i>Business debts</i> ar h the operation of the	ehold purpose." e debts that you incurred business or investment.	
17.	Are you filing under	-				
	Chapter 7?	No. I am not filir	ng under Chapter 7. Go to l	ne 18.		***************************************
	Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available available for distribution to unsecured creditors?					
18.	How many creditors do	1-49	□ 1,000	-5,000	□ 25,001-	50,000
	you estimate that you	□ 50-99	☐ 5,00°	-10,000	□ 50,001-	100,000
	owe?	100-199 —	1 0,00	11-25,000	☐ More th	an 100,000
		200-999				
19.	How much do you	\$0-\$50,000		0,001-\$10 million		00,001-\$1 billion
neckina bana valida	estimate your assets to be worth?	\$50,001-\$100,00	-	000,001-\$50 million		,000,001-\$10 billion
4	be worth:	\$100,001-\$500,0 \$500,001-\$1 milli		000,001-\$100 million ,000,001-\$500 million	I =	0,000,001-\$50 billion nan \$50 billion
<u></u>			_			
20.	How much do you estimate your liabilities	□ \$0-\$50,000 □ \$50,001-\$100,00		00,001-\$10 million 000,001-\$50 million	` `	00,001-\$1 billion ,000,001-\$10 billion
***************************************	to be?	\$100,001-\$500,0	_	000,001-\$30 million		0,000,001-\$50 billion
		□ \$500,001-\$1 milli	_ :	,000,001-\$500 million		nan \$50 billion
Pa	il 7: Sign Below					
	0.50.0		*******			
For	you	I have examined this po correct.	etition, and I declare under	penalty of perjury that	the information provided is	s true and
***************************************			under Chapter 7, I am awar s Code. I understand the re	• •		
*			ts me and I did not pay or a obtained and read the notice			elp me fill out
		I request relief in accordance with the chapter of title 11, United States C			pde, specified in this petiti	on.
		I understand making a false statement, concealing property, or obtaining with a bankruptcy case can result in fines up to \$250,000, or imprisonme 18 U.S.C. §§ 152, 1341, 1519, and 3571.				
***************************************		Signature of Deb	tor 1	×	Signature of Debtor 2	Malewick;
		Executed on:_	<u>9</u> / 33 /2018		Executed on : 8 /	23 /2018

		D	ocument Page	6 64 01 69		
Fill in this in	formation to identify	your case:				
Debtor 1	Tyler First Name	Andrew Middle Name	Malewicki Last Name			
Debtor 2 (Spouse, if filing)	Kimberlee First Name	Dawn Middle Name	Malewicki Last Name			
United States	Bankruptcy Court for the	: <u>NORTHERN</u> District of	ILLINOIS (State)			
Case Number (If known)			(State)		☐ Check if this is an amended filing	
	orm 106 Dec	_	ebtor's Schedu	iles		40/45
<u>.</u>			onsible for supplying correct			12/15
obtaining mone years, or both. 1		id in connection with a bar	es or amended schedules. M kruptcy case can result in fi		nt, concealing property, or or imprisonment for up to 20 –	
Did you pay	or agree to pay som	eone who is NOT an attorn	ey to help you fill out bankro	uptcy forms?		
_	lame of Person			Attach <i>Bankrup</i> Signature (Offic	tcy Petition Preparer's Notice, Declaration, and ial Form 119).	
Under penal correct.	lty of perjury, I decla	re that I have read the sum	mary and schedules filed wi		`	
★ Signat ur	of Debtor 1		★ Hyplulle Signature of Debtor	D. Melle	wicki	
Date	<u>\$ 1 27</u> 2018		Date : 5 12	2018 ****		

Case 18-25102 Doc 1 Filed 09/05/18 Entered 09/05/18 16:22:09 Desc Main Document Page 65 of 69

Debto	r1 🗓	yler	Andrew	Malewicki	Case Nur	nber (if known)
	FI	irst Name	Middle Name	Last Name		
	***************************************	**************************************				
25	Have y	ou notified any gove	ernmental unit of any rel	ease of hazardous material?		
	No					
	☐ Yes	s. Fill in the details.				
			Goven	nmental unit	Environmental law, if	you know it Date of notice
26					9,000	
20	mave y —	ou been a party in ai	ny judicial or administra	tive proceeding under any enviro	nmental law? Include	settlements and orders.
	No.					
	∐ Yes	s. Fill in the details.				
			Court	or agency	Nature of the case	Status of the case
Do	t 11:	Give Details About	Your Business or Connect	ions to Any Business		
						
27				you own a business or have any		II :
	_			e, profession, or other activity, ei		ne
	_			C) or limited liability partnership	(LLP)	
	=	A partner in a partne	•			
			or managing executive	•		
	Ц	An owner of at least	t 5% of the voting or equ	ity securities of a corporation		
	No	. None of the above a	applies. Go to Part 12.			
	Yes	s. Check all that apply	y above and fill in the det	ails below for each business.		
				you give a financial statement to	anyone about your bu	siness? Include all financial
	institu	tions, creditors, or o	ther parties.			
	No					
	Ye:	s. Fill in the details.	** ***********************************	waka na ayaya aya a Magaan ayaa a Ma		
			Date Is:	sued		
Par	t 12:	Sign Below				
1	have re	ead the answers on t	his Statement of Finance	ial Affairs and any attachments, a	and I declare under ne	nalty of perjury that the
				ing a false statement, concealing	-	
		ection with a bankru C. §§ 152, 1341, 1519,		ines up to \$250,000, or imprisonn	nent for up to 20 years	, or both.
	0.5.0	2. gg 152, 1541, 1519,	, and 337 i.	<i>j</i> .		•.
				$\preceq l$	n. a m	a
	x _			* Dynlin	lu D. Ma	dweek
	Sig	gnature of Debtor 1		Signature of D	ebtor 2	
		11.72		198	12	
	Da	nte <u>4 / 25/20</u>	<u>18</u> ∼	Date OS /	/2018	
		IVIIVI / DD / fff	r	IVIIVI / E	וווו / טכ	
ח	id vou	attach additional na	ges to Vour Statement	of Financial Affairs for Individuals	Eiling for Bankrunto	(Official Form 107)?
	.u you 	attaon additional pa	ges to rour statement t	n i mancial Anan's for mulviduals	Tilling for Ballkruptcy	(Official Politi 107)?
	No					
İ	Yes					
D	id you	pay or agree to pay	someone who is not an	attorney to help you fill out bank	ruptcy forms?	
	_			• • •	-	
	No					
ļ	∐ Yes	. Name of person				cy Petition Preparer's Notice, tion, and Signature (Official Form 119).
					Deciara	and digitation (Omdatt Offit 119).
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Case 18-25102 Doc 1 Filed 09/05/18 Entered 09/05/18 16:22:09 Desc Main DISCLAIMER: Debtors have 66 ad agree:

- 1. Divorce or family support debts to a spouse, ex-spouse, child, guardian ad litem or similar person or entity in connection with a separation agreement, divorce decree or court order are not dischargable. Priority support debts must be paid in full in your Chapter 13 or it cannot be confirmed. DEBTS YOU AGREED TO ASSUME IN MARITAL SETTLEMENT AGREEMENTS are NON-DISCHARGEABLE if your ex-spouse files an adversary complaint, and the Judge rules that (a) you do not have the ability to pay the debt OR (b) discharging such debt would result in a benefit to you that outweighs the detriment to ex-spouse or your child. You agree to get advice in writing from your divorce attorney and send to us with copy of agreement. You must list any ex-spouse or spouse as a creditor. No guarantee any divorce debt is dischargeable. Property you are still on title to, or have a right to in a divorce, may be taken by a Bankruptcy trustee in a Chapter 7 and sold, or may be disposable income in a 13.
- 2. Student loans and educational benefits are not discharged in Chapter 7 or 13 if government insured loan or owed to non-profit school unless you pay us to file a complaint within the bankruptcy to prove repayment would be an "undue hardship", and win. Interest on student loans continue to run while you are in a Chapter 13.
- 3. Cosigners, joint applicants, debts of persons other than debtor, debts incurred during marriage in community property states, or for family support are not discharged and joint, community or co-signers are not protected from collection unless you pay 100% of the debt. Creditors can collect from co-signors and put your bankruptcy on their credit report, and report them negatively to credit bureaus. You may prevent this by making the regular payments to the creditor. Creditors can liquidate collateral of your co-signer and refuse to continue payment in installments. Property you are joint on with other persons can be LIQUIDATED to pay your creditors.
- 4. TAX DEBTS. Most taxes are not discharged in bankruptcy. However, income tax debt (1040 type tax) can be discharged if the following four rules are met:

 (1). The tax return was DUE at least 3 YEARS (plus extensions) before the filling of your bankruptcy case. (2). You FILED your income tax return at least 2

 YEARS before your bankruptcy was filed. (You did not file a return if the tax authority or IRS had to file one for you, or if you didn't send the return to the District Director) (3). You did not wilfully intend to evade the tax. (4). The tax must have been ASSESSED over 240 DAYS before the bankruptcy filing. We recommend you meet with the IRS or state department of revenue to make sure all the conditions have been met, before you hire us or file a bankruptcy. Fraudulent taxes and taxes on unfiled returns can be discharged in a Chapter 13 case. Time in an offers in compromise, & time in bankruptcy plus 6 months, will extend the above time periods. Employers' share of FICA & FUTA is dischargeable, but not trust fund taxes like the employee's funds or sales tax.
- 5. Fines, traffic tickets, parking tickets, penalties to governmental unit are not discharged in Chapter 7, may not be discharged in 13 without full payment.
- 6. Non filing spouse: If you file individually, your spouse is not our client. Only your debts are discharged. If you want to protect a non-filing spouse, pay their bills or file a joint case with them. Family expenses (medical bills, rent and necessities may be collected from a non-filing spouse). Wisconsin, community property is liable for community debts. 7. DUI PERSONAL INJURIES, DEBTS YOU DON'T LIST are not discharged.
- 8. DEBTS where creditors successfully object to discharge may survive Creditors, the Trustee, or Court, can try to deny discharge based on many factors, a. Income sufficient to pay a percentage of your unsecured debt. b. Failure to keep books and records documenting your financial affairs. c. Luxury purchases or cash advances within 60 days of filing or without intent or ability to repay. d. Debts you made by false pretenses, breach of fiduciary duty, wilful and malicious injuries to others e. Benefit overpayments like aid or unemployment if a determination of fraud has been made before or during bankruptcy. f. Failure to appear at meetings, court dates, or co-operate with the Trustee.
- 9. INTEREST ON NON-DISCHARGEABLE DEBTS in a Chapter 13 continues to accrue, and CREDITORS WHO DO NOT FILE CLAIMS in your Chapter 13 plan within 90 days (180 days for governmental units) of the meeting of creditors, do not get paid. Your plan and their claim should provide for interest at contract rate, or you will have to pay the debt outside the Chapter 13 plan. Property taxes must be paid by you directly to avoid sale for delinquent taxes.
- 10. LIQUIDATION OF REAL AND PERSONAL PROPERTY. If you file a Chapter 7, any property that is not listed and claimed exempt on Schedule C pursuant to state or federal law is taken and sold by the trustee to pay creditors. You agree to assume the risk that your property will be taken and sold by the bankruptcy trustee (at or less than what it is worth) if we can't protect it under applicable state law. You get a discharge, but the trustee can take property not listed and exempted on schedules B and C and sell it for whatever price will provide some benefit to creditors.
- 11. CHANGE IN LAWS. Laws & court cases change constantly. We can file your case today if you pay us in full (some attorneys give credit, we don't) pay the filing fee and sign your petition in our main office. ANY DELAY either in hiring us, or after, IS YOUR REPSONSIBILITY. ADVERSE RULINGS Judges that sit in adjoining courtrooms can rule differently on the same facts. We can predict but can't guarantee a judge will or will not rule against you. You accept the risk of a judge ruling against you, as in any lawsuit.
- 12. PAYMENTS TO CREDITORS YOU PREFERRED to pay more than \$600 in front of others, within 1 yr if a relative or insider, or within 90 days if another creditor, so don't pay off debts to keep credit cards or protect others. TRANSFERS OF PROPERTY within 4 years that made you unable to pay your debts at the time can be reversed by a Trustee and the transferee will have to give back the property you transferred.
- 13. SURRENDER OF PROPERTY Bankruptcy gets rid of debts, but real estate, condos and time shares remain in your name until a foreclosure sale or the lender accepts a deed in lieu of foreclosure. Turn condo keys over to condo association or remain liable for assessments after filing, and make sure you keep buildings & land insured and maintained and secured until it is taken back by lender or out of your name. If you let a house go vacant and pipes explode or someone gets killed in there you may be liable.
- 14. RIGHT TO RECEIVE inheritances, tax refunds, injury claims, compensation of any kind, insurance or realty commissions, are property of the bankruptcy estate and you will surrender these to the trustee unless they are claimed exempt on Schedule C, and no objection to your claim of exemption is upheld. Do not deduct extra money from taxes so you are entitled to a refund, change your W-9 if necessary.
- 15. JOINT ACCOUNT HOLDERS holders entire amount in the account could be taken by the trustee under Chapter 7.
- Geraci does not represent us with regard to any divorce matters and does not make any representations regarding what will happen in divorce court. We have decided to file a bankruptcy together dispite the fact that we are getting a divorce and our interests could be adverse. We have a preed to cooperate with each other in this joint bankruptcy.
- 17. AUTO LEASES & INSTALLMENT AGREEMENTS to purchase things, leases and almost all contracts will be void after bankruptcy. They are "executory contracts", and if they are of no benefit to the bankruptcy estate and not assumed within 60 days of filing, they are void. Debtors have been warned of this, and unless there is a novation under state law, or agreement not to use bankrptcy to void the contract, the debtors rights under the contract are extinguished. Debtor agrees to be responsible for obtaining such agreements or losing rights under such contracts. Debtor agrees that his or her attorney will not file motions to assume such contracts.

18. Setoffs if you have money in a credit union or creditor account, or other loans that cross-collateralized, any money or property may be taken for both loans. The Undersigned have read the above & assume the risk that a debt is not discharged in bankruptcy, that our non-exempt property will be taken and sold by the bankruptcy trustee if it can't be protected, that the trustee might object if I/we have excess income, or change in State, Federal or Bankruptcy laws before the case is filed in Court AND WE HAVE TO READ, CHECK, & MAKE SURE OUR PETITION IS ACCURATE!!!!

Dated: <u>\$ / 24</u> /2018

Dated: 8 / 23 /2018

Tyler Andrew Malewicki

Kimberlee Dawn Malewicki

X Date & Sign

X Date & Sign

Case 18-25102 Doc 1 Filed 09/05/18 Entered 09/05/18 16:22:09 Desc Main Document Page 67 of 69

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Tyler Andrew Malewicki and Kimberlee Dawn Malewicki / Debtors

Judge:

Bankruptcy Docket #:

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

Dated: 8 / 23 /2018

Dated: 8 / 23 /2018

Tyler Andrew Malewicki

X Date & Sign

X Date & Sign

X Date & Sign

X Date & Sign

^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

Case 18-25102 Doc 1 Filed 09/05/18 Entered 09/05/18 16:22:09 Desc Main Document Page 68 of 69

Part 4:

Sign Below

By signing here, I declare under penalty of perjury that the information on this statement and in any attachments is true and correct.

Tyler Andrew Malewicki

Kimberlee Dawn Malewicki

Date: \$ 1 23/2018

Date: 8 / 23 /2018

If you checked line 17a, do NOT fill out or file Form 122C-2.

If you checked 17b, fill out Form 122C-2 and file it with this form. On line 39 of that form, copy your current monthly income from line 14 above.

Case 18-25102 Doc 1 Filed 09/05/18 Entered 09/05/18 16:22:09 Desc Main Document Page 69 of 69

Form B 201A, Notice to Consumer Debtor(s)

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Record #

In re Tyler Andrew Malewicki and Kimberlee Dawn Malewicki / Debtors

Page 2

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filling fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: \$ / 3 7/2018

Tyler Andrew Malewicki

Dated: 8 / 23 /2018

Dated: 9 / 4 /2018

Attorney: Mark Eric Levine

X Date & Sign

X Date & Sign

X Date & Sign

Form B 201A, Notice to Consumer Debtor(s)

Page 2 of 2